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SURYA-THE ENERGY
Management Research Journal
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Invite for Paper submission to SURYA-THE ENERGY: January –March 2016

Theme: Climate Change, Environment, & Natural Resources Management

The environment, development and institutions are fundamentally interrelated, within a general context of sustainable development. Overuse, mismanagement, and contamination of natural resources are often the negative unforeseen consequences of development efforts characterized by unclear property rights, perverse economic incentives, poor governance, and badly designed production processes. A degraded environment stalls development, exacerbates social conflict, and undermines poverty reduction efforts and growth. These impacts are more acute where livelihoods directly rely on the services of natural assets.

Papers are invited on the above theme by 20th of February 2016. The length of the article should be between 2000 and 2500 words. It is absolutely necessary to provide the required references in the body of the text, so that the readers are informed about the sources of the data, information, views or opinions. Further, the author is solely responsible for the accuracy of all the figures, quotations and references. Please follow APA style of referencing.

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From the Desk of Chairman, Editorial Board...

We are releasing the second issue of our Bi-annual Management Research Journal 'SURYA - THE ENERGY' of Suryadatta Group of Institutes bearing ISSN 2454-9169.

The Editorial Board takes the opportunity to thank one and all for whole heartedly extending their support in bringing out this July-December 2015 Issue.

Surya means 'Sun', Energy means 'The Capacity for Activity or the Exertion of Power', together, they create Synergy meaning joint work and cooperative action. Synergy is created when things work in concert together to create an outcome that is of more value than what the individual input is.

True to the meaning of the words 'SURYA - THE ENERGY' this Journal brings out an output of collective and qualitative contributions from our faculty in various disciplines which represent the strength of the Institute. In addition, the contributors include faculty and research scholars from some eminent academic institutions from different parts of the country.

This issue contains an array of interesting articles hovering around contemporary issues of recent trends in management, green HR practices, Bandhan Bank, employee satisfaction and engagement & Corporate Social Responsibility.

The content and standing in all of the published articles are exclusive views and personal opinions of the respective authors and they do not necessarily reflect the official views and opinions of the Institute they represent. We hope this Issue would definitely bring innovative value addition in your existing knowledge.
Happy Reading & Happy New Year !

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Precautions Regarding Documentation

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Introduction

Every person right from a student and house wife to the CEO of a multinational corporation and a Government, everybody creates documents for various reasons. These documents have an evidential value. To be recognised as evidence, a document needs to comply with various legal provisions regarding documentation. Otherwise the document will not serve the purpose for which it was created. Therefore, it is very important that all the persons dealing with documents must be conversant with various legal provisions regarding documentation.

Objectives of the study

1) To understand the meaning of "document"
2) To study the different types of documents
3) To know the important legal provisions regarding documentation
4) To educate the layman about importance of documentation

Research Methodology

This research article is a theoretical study based on the provisions of laws relating to documentation. Hence, there is no primary data. The secondary data used in this research is the bare acts of the relevant laws.

Limitation of this research is that this is not purported to be a legal advice to the readers. The objective is just to create awareness about the importance of documentation. The readers are advised to seek legal advice in respect of the documentation to be done by them.

Meaning of "document"

Document:
As per section 3 of the Indian Evidence Act a document is any matter expressed or described by letter, figures or marks intended to be used for recording that matter. As per section 29 of the Indian Penal Code, "document" is any matter expressed or described intended to be used as evidence.

Instrument:
As per section 2 of the Indian Stamp Act, an instrument is a

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document by which any right or liability is created, transferred limited, extended, extinguished or recorded. As per these definitions, the main purpose of document is to create a documentary evidence of a transaction.

Primary Evidence:

As per section 62 of the Indian Evidence Act, primary evidence means the document itself produced for the inspection of the court.

Examples of documents:

Pass book, Statement of Account, Application forms, Affidavits, Pass Ports, Cheques issued,, Money receipts, Declarations, Letters, Travel Documents, Letters, Email printouts, Correspondence, Bills, Invoices, Educational certificates, appointment letters, Salary Certificates, Copies of Adhaar Cards, PAN Cards, Driving Licenses, etc.

Classification of Documents

Based on functional aspects, the documents used in National or International trade transactions are broadly classified into six categories, namely:

Commercial Documents: Invoice, Quality Certificate, Sale Agreements, Purchase Order, Bill of Entry, Hypothecation / Mortgage Deeds.

Financial Documents: Bill of Exchange, Cheque, Income Proof, Income Tax Returns, F 16 (TDS Certificates), Cash receipts, Excise/Custom/Service Tax documents, Counterfoils of pay in slips, Bank advices, Statement of Account, Pass Book, etc.

Transport Documents: Bill of Lading, Lorry Receipt, Railway Receipt, Post Parcel receipt, Airway Bill, Currier Receipt.

Risk Covering Documents: Insurance Policy.

Official / Regulatory Documents: Import/Export License, Declaration forms, Registration Certificates such as Certificate of Incorporation, Pass Port, Affidavits.

Miscellaneous Documents: Pan Card Copy, Date of Birth Certificate, Identity Proofs, Address Proofs, School Leaving Certificates, Adhaar (UID) Card, Experience Certificate, Education Qualification Certificates.

Documents are created to be used as primary evidences in the court of law for enforcing one's rights. The documents help you in convincing the court to give judgment in your favour.

SELWER Test

To be recognized by a Court, the documents should pass a test which may be called as S E L W E R test.

S: Stamp Act
E: Evidence Act
L: Limitation Act
W: Witnesses
E: Execution
R: Registration Act

A document should pass in all the 6 tests to be acceptable in court of law. Deficiency in any one or more areas may render the document useless. In that case very purpose of taking the document is defeated.

Stamp Duty on Documents

Instrument: As per section 2 of the Indian Stamp Act 1899, an instrument is a

document by which any right or liability is created, transferred limited, extended, extinguished or recorded. The documents like Promissory Note, Usance Bill of Exchange require stamp duty as per the Indian Stamp Act. Certain other documents like agreements, hypothecation deeds, guarantee letter etc. attract stamp duty as per respective state stamp Acts. For example, in the state of Maharashtra, the stamp duty is prescribed under Bombay Stamp Act. The government revises these rates from time to time. A businessman should affix proper stamp duty as per the latest rates.

The list of the instruments chargeable with stamp duty as given in the schedule 1 of the Indian Stamp Act, 1899 are as under:

Adoption Deed, Acknowledgement of Debt, Affidavit, Agreements, Pledge, power of Attorney, Usance Bill, Bill of Lading, Bond, Debenture, Conveyance Deed, Exchange of Property, Gift, hiring agreements, Insurance, Indemnity Bonds, Lease Agreements, Share Certificates, Letter of Credit, Guarantee, Articles of Association, Memorandum of Association, Mortgage Deed, Partition Deed, Partnership Deed, Promissory Note, Protest of a Bill, Transfer of Shares and Debentures, Warranty of goods, etc.
As per section 4, if many instruments are used to complete a transaction, then the principal instrument should be stamped.

As per section 5, if an instrument contains several distinct matters, stamp duty should be paid on the aggregate amount. For example if you have executed a hypothecation deed for a term loan of Rs.5.00 lakhs and a cash credit facility of Rs.3.00 lakhs, then the stamp duty should be paid as per the rate applicable for Rs.8.00 lakhs. As per section 12, if an adhesive stamp is not

cancelled the instrument will be deemed to be unstamped.

The recent stamp scam in Maharashtra shows that many people involved in the use of the non judicial stamps were not careful. The stamps which can be pasted on printed documents are called adhesive stamps. Franking machines have become popular after the recent scam. If the people continue to be negligent and careless, the scams may take place in franking also.

Stamp paper should be used within 6 months from the date of purchase. If not sued you can surrender it and claim refund. The stamp paper should be purchased in the name of a party to a contract. If there is a contract between X and Y the stamp papers should be purchased in the name of X or Y. The stamp papers purchased in the name of third parties cannot be used. A stamp paper purchased today cannot be used for creating a document as of past date. If a stamp paper is purchased on 10-1-2008, it cannot be used after 10-7-2008 and it cannot be used for a transaction done before 10-1-2008. It means, the date of purchase of stamp should not be later than the date of transaction. Stamp paper should be cancelled to prevent their re-use. The contents are bigger than the space available on the judicial stamp paper, then the part of the contents can be written on the stamp paper and the remaining part can be continued on the white paper. In this case the judicial stamp paper should be treated as first page as per section 13. Necessary foot notes should be written to show that the matter is continued on page No. so and so. As per section 14, two instruments chargeable with stamp duty cannot be written on same impressed stamp paper. As per section 15, violation of section 13 and section 14 will mean the instrument

Precautions Regarding Documentation

will be deemed to be unstamped. If the value of the stamp duty used is less than required stamp duty it is called under stamped. If no stamp duty is affixed it is called unstamped. As per section 31, if an instrument is unstamped or under stamped, collector of stamps can confiscate/impound the instruments.

As per section 17, an instrument should be stamped before or at the time of execution of documents. It cannot be stamped afterwards. As per section 18, an instrument executed outside India should be stamped within 3 months after it has been received in India. As per section 19, the first holder in India should affix the proper stamp on such documents. As per section 29, the stamp duty should be paid by the person executing the documents. As per section 20, if the cash payment exceeds Rs.5, 000/- the received should give stamped receipt if demanded. As per section 35, an instrument not duly stamped cannot be admitted as evidence in the Court of Law. Certain types of unstamped or under stamped documents can be rectified by paying the penalty of 10 times the deficient duty. This facility cannot be claimed as a right by the parties executing documents. It is the discretion of the stamp authorities. As per section 41, if the collector of stamps is satisfied with the causes for not stamping or under stamping, he may reduce or waive the penalty. As per section 62, the penalty for executing unduly stamped instrument is Rs.500/-.

Indian Evidence Act

As per section 62 of the Indian Evidence Act, primary evidence means the document itself produced for the inspection of the court. As per section 61 of the Indian Evidence Act, the contents of a document may be proved either by primary or secondary evidence. As per section 59 of the Indian Evidence Act, all facts except the contents of document may be proved by oral evidence. Proving a fact becomes easy with the help of documentary evidence.

Limitation Act

The purpose of limitation act is to fix a time frame within which an aggrieved party can go to court to enforce his rights. Suppose, you have transported the goods through a transport operator and you have made cash payment and obtained cash receipt from him. Suppose, the Transport Operator files a case against you demanding the payment of transportation charges after 5 years it will be difficult for you to produce the cash receipt obtained from the Transport Operator in the Court of Law. After all, how long can you preserve these documents? You cannot be expected to preserve your documents for ever. Hence, the Limitation Act comes to your risqué. The Limitation Act prescribes the time limit within which an aggrieved party can go to Court to enforce his rights. Once, that period is over, you can destroy your old records. It means you have to preserve all the relevant documents till the limitation period in respect of that transaction is not yet over. If the document obtained by you is nearing the limitation period, and you have a dispute with your counter party for not receiving the sum due to you or any other dispute, then you have to file a case in the Court before the limitation period expires. You can renew the validity period of the documents by a fresh written agreement with the counter party regarding extension of limitation period. If the counter party acknowledges his liability to you directly or indirectly, then the fresh limitation period will start from that day. If the time limit for enforcing a document

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is over it is called Time Barred Document. If you file a case in the Court on the strength of time barred documents, then the court will reject your claim without going into the merits of your case. The Income Tax authorities have right to check your records for previous eight years. Here you will have to maintain your records for a period of minimum eight years. Even if you have calculated your taxable income correctly and paid the tax correctly, you have to maintain the records for eight years. If there is only one set of document and the original set is required to be kept with the counter party, you can keep Photostat copies with you.

The period of limitation is as under:
Money suit: 3 years
Mortgage suit: 12 years
Suit for decree : 3 years
Execution of decree: 12 years
The period of limitation starts from the date of cause of action. The time spent in legal proceedings, period of stay, time required for obtaining certified copies etc. excluded.

Witnesses

Certain documents require witnesses. If the witnesses are not obtained, then these documents will become inadmissible in the court of law. The signatures of the witnesses should be obtained at relevant places along with their name and full address. Examples of the documents which require witnesses are: Mortgage Deed, Lease Deed, Nomination, Sale of Immovable property, Will etc.

Execution of Document

Execution of document means drafting and signing the documents by the parties concerned.   In case of printed forms, the blanks should be filled up before signing the documents. Both the parties should read the contents carefully and sign the documents only if the contents are acceptable to them. Once, you sign a document you can not take a stand that you have not read the documents. The contents of the documents will be binding on you even if you have not read them. Most of the companies have printed forms for their day to day transactions. They are drafted by one party and naturally they contain all the clauses favourable to them. If the contents are not acceptable to you, you can refuse to do the transaction with that party. Many companies use very small fonts and it is difficult to read them. Most of the clauses averse to you are either printed in very small font or printed else where with * mark. You should sign only after understanding the implication of the documents on your interests. If the documents are bulky and you need time to sign the documents, you should take the required time to read and understand the contents of the documents. If you are signing on behalf of a firm or a company, then you should affix the rubber stamp first and then sign at the place provided. The fact that you are not signing in your personal capacity but in some official capacity should be evident from your signature. You should avoid using photostat copies of the documents. The documents can be printed, computer written, type written or hand written. It is better to have printed formats if you require them frequently. The blanks of a printed format should be filled up in ink and in one hand writing. There should not be scratches or over writings. Do not use whitener to change an amount or name or any other details. It is better to scratch the wrong information and write the correct information under your full signature.

Registration Act

As per section 17 of Indian Registration Act, certain documents require registration. They must be registered with the concerned authorities. As per section 49, unregistered documents will not be admitted as evidence. Examples of documents requiring registration are: Mortgage Deed, Lease Deed for a period exceeding one year, Sale of Immovable property etc. All registered documents are deemed to be duly executed.

Certain types of documents executed by a company creating a charge on the assets of the company are required to be registered with Registrar of Companies as detailed under section 125 of Indian Companies' Act, 1956 within a period of 30 days from the date of execution. If the document is not registered with ROC, then the document will not be valid against the liquidator of the company. You will become an unsecured creditor.

Suggestions

One should take proper precautions in selecting a correct format of the document, correct filling up, and correct execution and proper preservation of documents so that the document can serve the purpose for which they have been created. Whenever you submit a document to any other agency, keep a copy with you for your record and future reference. You have to ensure that the document is legally valid in all respects. Complete all the formalities at the time of creating documents so that there are no lacunae at a stage when they are required to be produced in a court.

Conclusion

Compliance of legal requirements for documentation is very vital to ensure that the documents are admitted as evidence in statutory proceedings so that our rights are preserved. One should be conversant with the legal requirements in general. In the cases involving a transaction of high monetary value, the legal opinion should be obtained from the qualified persons.

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Green HR Practices, Its Awareness and Implementation

Dr. Safia Farooqui

The Green HRM is the requirement of 21st Century. Due to the excess consumption of natural resources as raw material by the industries and other commercial organisations there is tremendous pressure on the natural resources of planet Earth. Green HR is the use of HRM policies to promote the sustainable use of resources within business organizations and, more generally, promotes the cause of environmental sustainability. The situation is so alarming that scientists and the environmentalists are discussing the issues of ecological imbalances and bio-diversity. In International Conference on environment the nations are discussing about the carbon credits, global warming and the changes in the climate, resulting into earthquakes, frequent floods and vanishing of certain species and animals.

Objectives

1. Understand Green HR Practices and the impact from industries.
2. To create awareness amongst the youngsters and among the people working for the organisations about the Green HRM.
3. Helping the corporate to maintain proper environment, and retain the natural resources for our future generation i.e. sustainable development.

The impact of our daily activities on the environment and the desire to go green has expanded from just individuals to organizations. Now a days, many organizations are volunteering to operate in a more environmentally responsible way, therefore in the near future; "being green" could become the norm. The awareness of green action can be demonstrated into natural environment, such as green product (no animal testing); green technology; green education; and green life (work-life balance). There is a growing need for the integration of environmental management into Human Resource and it is called Green HR. Many studies argued that system of environmental management can only be effectively implemented if the companies have the right people with the right skills and competencies.

The impact

The impact of our daily activities on the environment and the desire to go green has expanded from just individuals to organizations. More organizations are volunteering to operate in

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a more environmentally responsible way. Local municipalities are encouraging businesses to become greener by offering incentives. In the near future, **"being green"** could become the custom.

Sustainable Use of Resources

Green HR is the use of Human Resource Management policies to promote the sustainable use of resources within business organizations and, more generally, promotes the cause of environmental sustainability. Due to the responsibility of the present generations, HR managers are to create awareness amongst the youngsters and among the people working for the organization about the Green HR.

Green HR Philosophy

HR plays an important role in management of people, which is regarded as an Asset of an organization. The people in the organizations must realize the importance of Green Movement, Green HR and Green Audit. The responsibility of the present generation HR Managers is to incorporate the Green HR Philosophy in corporate mission statement, HR-Polices. It should also spread it with the help of training programmes, in recruitments, etc.

Green HR Initiatives

Green HR initiatives help companies find alternative ways to cut cost without losing their top talent. Green HR refers to the contribution of people management policies and activities towards this broader agenda. It's an important issue for HR because it is clearly an important issue for all employees, as well as customers and other stakeholders. It's also one in which HR can have a big impact without causing much

expenditure. Good environmental management can improve sales and reduce costs, providing funding for green benefits to keep staff engaged.

The Best Practices

The best practice for making the business eco-friendly and green are the use of computerized human resources information systems, applicant tracking systems and online applications streamline hiring efforts. They also reduce paper usage and costs. In addition, documents that authorize motor vehicle, background, criminal checks and references can all be scanned and transmitted to third parties and reduce excess paperwork.

Open enrollment for employee benefits can be conducted online and signatures for legal documents may be obtained electronically, eliminating excessive use of paper so the company initiatives driven by human resources are blood drives, charitable contribution campaigns and wellness programs which are typically coordinated by human resources departments.

Green initiatives such as recycling campaigns, paper drives and educational programs can be driven by HR personnel. This also contributes to cleaner air quality, not to mention saving time and money. Customers are often more flexible than people might expect, especially when they are aware of admirable green practices that appear responsible and forward thinking.

Some Measures to Go Green

ISO 14000 environmental management standards exist to help companies to minimize the operational affects on natural resources and environment, to

comply with pollution laws and improve, organizations applying for ISO 14000 series by conducting environmental audits and using eco-friendly technology and producing eco-friendly products. It is a step towards Clean HR. For example many manufacturing companies are shifting from old packing material like tin containers, plastic bags to eco-friendly packing material.

Paperless Office

Banks and other service sector was major consumer of paper, but today with introduction of IT, the consumption of paper has come down. E-business, e-learning has changed the methods and procedures at offices.

Wastage-Disposal

This recent development in disposal of industrial waste, domestic waste, the sewerage system, bio-medical waste is an example of "Protective Environment" or "we care for environment".

Conducting An Energy Audit

Most local utilities offer on-site business free consultations on how they can reduce usage and save money. Frequent suggestions include: Improve insulation, install timers to automatically turn off lights, use energy efficient light bulbs, keep temperatures at comfortable ranges that are not excessively cool in the summer and warm in the winter.

Reducing Commuting

Encouraging carpooling by providing preferred parking for carpoolers, offering transit passes to employees who take the bus or subway, and bike racks for cyclists.

Reducing Business Travel

Teleconference to be encouraged instead of traveling. For must-go trips, keep track of the miles driven and flown and buy carbon offsets from a non-profit like Carbonfund.org to make up for the greenhouse gas emissions.

Buying Green

The suppliers should be well informed that the customers are interested in sustainable products and are set for specific goals on buying recycled, refurbished, or used products. They are well aware of the fact that their contribution should be towards making the environment and price cannot be a mere factor when purchasing.

Detoxify

Many offices have toxic substances, such as used batteries and copier toner. They should talk to suppliers about alternatives to toxics, and make sure they properly dispose of the ones you can't avoid using.

Rethink Transportation

The organizations need to evaluate the impact of products they buy or sell, and find ways to mitigate those impacts.

Communicating About Going Green Issues

The suppliers and customers should be informed about the efforts. The manager should get in touch with local regulatory agencies, many of which offer financial incentives to businesses that implement green initiatives. Employees and shareholders and investors should keep informed about going green progress.

Implementation of Green Manufacturing Processes

Green ideas and concepts are beginning to gather pace within the HR space, often complementing existing sustainability-based initiatives. The future of a country is shaped by the way a country invests in the development of its human resources.

As in the case of all countries, and especially as a developing country, Bhutan too has grand visions and aspirations. We have therefore, invested heavily in HRD from the early stages of our development process and continue to do so. In turn, we hope to become an IT enabled knowledge based society to build a wholly green and sustainable economy within which pursuit of happiness will be the conscious goal of every citizen.

The effect of green business practices requires an in-depth knowledge of client requirements together with the ability to satisfy these requirements, while contributing to environmental sustainability. Managers need to develop systems and structures within their business that satisfy the requirements of green business practices while still achieving strategic business goals.

Green HR is one which involves two essential elements: environmentally friendly HR practices and the presentation of knowledge capital. The importance of green HRM practices is vital to promote employee morale and this may help in arriving at a great deal of benefit for both the company and the employee.

Conclusion

To conclude, it can be inferred that HR has a role in the pursuit of greener business practices, a role to save planet earth and recruit new employees and enforce greener working practices and change environmentally unfriendly behaviours. HR has a significant opportunity to contribute the green movement and to motivate employees / people to work for greener business. The emerging concept of green human resource management carries a great importance for both organizations and employees. With the help of this paper, researcher has tried to focus on the awareness and implementation of green HR practices in organizations.

SURYADATTA

***Changing Food Habits of Indian Consumers
in Connivance with Increased Awareness
of Food Safety and Hygiene***
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Introduction

Food is one of the most basic requirements of life. India is predominantly an Agri-dependent country. This sector employs over 65% of the population in agriculture and related activities. Food and Agriculture thus remain of critical importance. As the Indian population continues to grow, food production has kept good pace of steady growth to meet the burgeoning demand. With the passage of time and application of technology in agro processing and production, food safety has gained immense importance along with food availability. After a long time finally, the current Indian customers are very much aware about food safety and hygiene.

Indian consumers are on the cusp of a monumental change in their food habits, thanks to awareness of food safety and hygiene. The entire food chain from farm to table has undergone sea changes. The rising incidence of diseases such as diabetes, cardio-vascular ailments and obesity has led to a demand for healthy foods and foods that can deliver taste without adding to health risks. The Indian Food Sector faces the unique conundrum of achieving food security while contending with the changing needs and demands of consumers.

The consumers today demand few unfamiliar categories of foods and drinks such as sugar free; whole/multi grain; pro-biotic, trans fat free, low glycemic; pesticide free, organic, non-GMO (genetically modified organisms) etc. India had only one institute CFTRI (Central Food Technological Research Institute) to tackle food safety related issues. But now, various regulatory bodies have been set up by the Government of India and International Bodies such as ISO to help ensure food safety and hygiene. Few years back, Centre for Environment created a stir by revealing high TDS content in Pepsi Cola. Recently the Maggie Noodle's test result disclosed that Maggie noodle contains MSG (Mono Sodium Gluconate) though the packet specifies "no additives used". Food Safety Standards Authority of India (FSSAI) issued a ban order and forced Nestle to withdraw the product from retailers' shelves across India. It is reported that Nestle suffered a revenue loss of Rs. 60 Billion in just about 7-8 months time. However, recently Nestle has obtained all clear reports from National Accreditation Board for Testing and Calibration Laboratories (NABL) in India. As on date, three states have lifted the ban on sale of Maggie Noodles. Full page

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ads of Maggie Noodle have started appearing in All India News paper stating that it will be back from December 2015, and also on various social media websites with eye catching hashtags #MoreGoodNews, #BringBackMaggi, etc. This proves the love for noodles among the Indian consumers.

Another important aspect which caused change in consumer habits is Technology. Application of Technology in Food serves three areas, namely:

- Practices (doing things better)
- Products (using innovative tools) and
- Consumers (finding new route to reach the consumers)

Drivers of Food Demand

Food is always community based and localized. Food that consumers eat and food products that consumer buy are heavily dependent upon both tastes linked to desires and taste memories. Indian consumers from time immemorial have been told by their grandparents about what they used to eat when they were young. These memories take the consumers in search of such food tastes not only to savour but also to feel satisfied. Many Indian companies have taken advantage of these memory based tastes. Brands like Paperboat appeals to childhood memories of traditional tastes; Dabur Chavanprash and ViccoVajradanti ads shows the grandpa happily biting almond kernels without difficulties.

Indian consumers also want to taste the food that the counterparts in Europe and America eat or drink. One Indian brand Amul Cheese has successfully exploited this demand. Amul has offered the ability to customer to taste an international

cuisine through their range of cheeses designed for pizzas and burgers and other dishes, also in the type of cheese (slices, cubes, spreads etc.)

Changing Consumer Profile

New Indian consumer has higher earnings but has little or no time to prepare the food in traditional ways. Further he is aware of the food tasted globally. Result: Eating Italian and Thai cuisine have become order of the day. Today, the consumer wants protein rich food, low calorie foods, cholesterol free oil and foods and wider range of fruits and vegetables, many of which are not grown in India. Traditional "make-it-myself" approach is slowly giving ways to ready made food option, RTE (ready to eat) and also for convenience in the cooking process.

In terms of dietary preferences and consumer requirements too, there are changes. More and more products are entering the market advocating their supremacy over others in terms of low fat, low salt contents. Glitzy advertisement campaigns are further increasing the consumer awareness. For example, Horlicks has introduced varieties that suit "children", "women" and "older people". Pediasure has introduced their products exclusively for growing up children. The list is ever increasing. UHT treated milk especially packed in Tetra Pack machine offers long shelf life and thereby convenience of storage. Companies like Nestle have exploited this opportunity by introducing their milk brand "Slim" which costs over Rs. 80 per liter. Indian health conscious consumers have merrily accepted this product at double the price over conventionally treated milk available in PVC pouches.

What is it leading to:

i. Innovative Products

The changing consumer demand is primarily concerned with food safety and ease of preparation. This is driving innovations across the length and breadth of the food and agriculture value chain. Air fryers are slowly replacing the traditional fried foods. The demand for organic foods is leading to the rise of organic cultivation across India. Consumers are ready to shell out double or triple the amount for organic foods like green tea etc. Exposure to International cuisine has led to farming of hitherto unfamiliar fruits and vegetables such as avocados, asparagus, zucchini, broccolis etc.

ii. Innovative Packaging

Innovative packaging has become essential to ensure retention of nutrients especially when chemical additives are not used to increase the shelf life of the food products. Popularity of tetra packaged foods is an apt example. Other than packaging, there are other emerging trends that need to be addressed by innovative solutions in the coming years, which include pre-immunisation of the products too.

iii. Innovative Branding

Consumer decision is no longer linear as it used to be ten years ago. Therefore brands need to be aware of these consumer patterns and take them into account. Despite its resilience, the farming sector of India needs critical upgrades if it has to keep pace with the twin tracks of food security and food demands that are centered on a new palate and requirement of consumer.

iv. Innovative Supply Chain

India today is at the peak of monumental changes in the entire food chain. Keeping in mind the changing demands of the consumers, the food and agriculture sector has to meet this demand by ensuring timely delivery and quality deliverance. The entire supply chain from farmer to aggregator, warehousing, transport, branding, packaging and delivery needs to become more efficient. The chain has to ensure least wastage—rather nil wastage till delivery to consumers.

Conclusion

It has been seen that ease of availability of many products often rides over price in certain categories. This is truer in food products when ease of availability is coupled with other concerns such as safety and hygiene. Brands across companies in the processed food sector have to rethink in the context of these changing stresses.

To summarize, the changing consumer demands for food they eat includes: richness in protein, easy of availability, hygienic food prepared under safe environment, high quality, wider range of foods and foods having focus nutrition and health. Consequently, these changing consumer demands and patterns of food have impacted the Agriculture and Food Value Chain in India.

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SURYADATTA

Recent & Upcoming Trends in Business Management
Khushali Oza

Introduction

In the last few years, management trends have been the focus of intense activity. The most significant ideas and developments that have impacted business management in the first decade of the 21st century are Globalisation, Technology, Sustainability and Corporate Social Responsibility, The Study of Psychology, Business Ecosystems. These trends are emerging as the key influencers of business and management (Working Knowledge - the Harvard Business School publication).

Globalisation

The increasing interconnectedness, accelerated by technology, has led to a change in the world order that has had a profound impact on global business. The emergence of nations such as India and China has replaced the era of unquestioned dominance of the Western countries or any one particular region, paving the way for a flattened business arena where developments in one part or the other are certain to have a spiraling impact. Perhaps the best evidence of this is the recent financial crisis. The implications of this asserts that rising expectations from business and society for graduates with global competencies, coupled with the increasing complexity and global connectedness of higher education, command the attention of business schools around the world.

Technology

If the current wave of globalization has been the driving force behind the most far-reaching and powerful changes in business, then information technology has indisputably been the facilitator. Drawing attention to the fact that four out of the top five companies in Businessweek's annual list of most innovative companies are technology-driven businesses, Professor Teresa Amabile writes in Working Knowledge, "Customers are courted and supply chains are managed via websites, social media, and email; marketing, manufacturing, and distribution processes are managed by sophisticated real-time information systems; colleagues working 12 time zones apart can see and hear each other as they work at their desks-or in airport lounges on opposite sides of the planet".

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Sustainability and Corporate Social Responsibility

For business to be sustainable, and even profitable, our planet has to be sustainable - this realization has hit businesses perhaps the hardest in recent times. HBS Dean Nitin Nohria feels that "In the coming decade, we are likely to see a lot of focus directed towards applying management principles to solutions of complex social issues such as environmental sustainability, energy security, access to healthcare etc. This will also underline the need for increased interdisciplinary interaction and influence on business management."

The Study of Psychology

Speaking of interdisciplinary influences on business, the study of human psychology - probing into cognition, motivation, behavior and performance - has become a key pillar of organizational management. From employee management to customer satisfaction and social engagement, satisfaction of business objectives requires effective analysis of both individual and institutional psychology. A good amount of research is therefore likely to be focused on how psychological theory and research can be integrated into business academics and management practice.

Business Ecosystems

Professor Carlyss Y. Baldwin feels that one of the most notable trends in management has been the rise of business ecosystems - defined as groups of firms which together provide complex products and related services to meet end-to-end requirements of users across the value chain. The integration between media, technology & telecommunication firms would be an apt contemporary example.

With reference to the above new trends in business management, the pressure is on Human Resource Management to provide skill based human resource. Several conferences and workshops are being held regularly to discuss on different issues in Human Resource management for providing planned, fruitful, skill based human resource. In this Paper, efforts have been taken to briefly discuss the recent trends with a focus on Talent Management, Knowledge Management, Strategic Management and Change Management.

Objectives of the Paper

1. To study the recent and upcoming trends in business management.
2. To identify the various issues and problems related to business in order to retain fruitful employees in the business.
3. Suggest some possible solutions to address the issue through some case studies.

Methodology

The discussion is based on analysis of different IT companies, interviews of key persons of companies and book on 'Recent Trends in Business Management, Technology and Environment' by S.N.Chauhan.

Talent Management

Talent management describes the process through which employers of all kinds of firms- government, and non-profit making organisations anticipate their human capital needs and set about meeting them in order to get the right people with the right skills into the right jobs. A common definition of talent management is the basic people management challenge in organisations. While the focus of talent management

tends to be on management and executive positions, the issues apply to all jobs that are hard to fill.

Many observers assume that the management of talent is really about the internal development of human capital, yet the majority of vacancies in corporations now are filled from outside. They also assume that internal development practices such as executive coaching, career planning, developmental assignments, assessment centers, high potential programs, and succession planning, are something new.

Case Study: Reliance Industries Ltd.

As a group, Reliance, which is India's largest business house, has always believed that 'the value of organizations will, in times to come, increasingly reside in their intangible assets'. The assets referred to are intellectual capital (knowledge), human capital (employees), structural capital (physical and technology assets) and investor capital (shareholders).

Employee Assets

Empowerment of employees is a deliberate strategy at Reliance. According to Mukesh Ambani, "Reliance management success has demonstrated the effectiveness of devolution of authority. This is done by casting managers in the mould of owners in the sphere of their assigned activity. They are vested with the responsibility and authority for execution and results. This enables people to give their best. Reliance Industries' profit per employee is the highest among Asian chemical companies. Yet, the cost per employee as a percentage of sales is merely 1.6% - that's just about 10% of the average employee cost in the industry.

Knowledge Management

Knowledge management is the name of a concept in which an enterprise consciously and comprehensively gathers, organises, shares, and analyses its knowledge in terms of resources, documents, and people skills. In early 1998, it was believed that few enterprises actually had a comprehensive knowledge management practice in operation. Many enterprises now have some kind of knowledge management framework in place.

Knowledge Management is the collection of processes that govern the creation, dissemination, and utilization of knowledge. In one form or another, knowledge management has been around for a very long time. Knowledge Management is not a, "technology thing" or a "computer thing" it is a well accepted premise that knowledge management is concerned with the entire process of discovery and creation of knowledge, dissemination of knowledge, and the utilization of knowledge. Knowledge Management is much more than a "technology thing" and those elements of it exist in each of our jobs.

Case Study: Infosys

Infosys was incorporated as Infosys Consultants Private Limited on July 02, 1981 by a group of seven professionals. From the beginning, Infosys relied heavily on overseas business. One of the founders, Narayana Murthy stayed in India, while the others went to the US to carry out onsite programming for corporate clients.

The Launch of Knowledge Management Shop

All the efforts to manage knowledge at Infosys evolved into a full-fledged

Knowledge Management program by late 1999. The mission of Knowledge Management efforts at Infosys was to ensure that all organisational learning is leveraged in delivering business advantage to the customer.

Improving the functions of Knowledge Management Shop

Infosys took all possible efforts for the enhancement of the knowledge of their employees. The Knowledge Management shop was well organised & experienced, and senior officials from various industries were called for the workshop. The success of the workshop was seen when employees' contribution towards the completion of foreign projects was on time along with increased ratio of handling all the problems at individual level increased drastically.

Strategic Management

Strategic management is an important management tool, it is used for one purpose only- to help an organisation do a better job. In other words, its operation is to ensure that members of the organisation are working towards the same goals, to assess and adjust the organization's direction in response to a changing environment. In short, strategic management is a disciplined effort to produce fundamental decisions and actions that shape and guide what an organisation is, what it does, and why it does it, with a focus on the future.

What is 'Strategy?'
- Strategy is a competitive moves and business approaches to produce successful performance
- Strategy is Management's "game plan" for
- Running the business
- Strengthening firm's competitive

position
- Satisfying customers
- Achieving performance targets

Five Tasks of Strategic Management

1. Defining business, stating a mission, & forming a strategic vision
2. Setting measurable objectives
3. Crafting a strategy to achieve objectives
4. Implementing & executing strategy
5. Evaluating performance, reviewing new developments, & initiating corrective adjustments

Case Study: Big Bazaar

Big Bazaar started with promotional pricing. The concept of psychological discounting (Rs.99 Rs.49 etc.) is also used to attract customers. Differentiated pricing (difference in rate based on Peak and non-peak hours or days of shopping) is also a pricing technique used in Indian retail, which is aggressively used by Big Bazaar. e.g. Wednesday Bazaar.

Bundling: It refers to selling combo-packs and offering discount to customers. The combo-packs add value to customer and lead to increased sales. Big Bazaar lays a lot of importance on bundling. For example 5kg oil + 5kg rice + 5kg sugar for Rs. 599. The various promotion schemes used at Big Bazaar include:

- "Saal ke sabse saste 3 din"
- Hafte ka sabse sasta din "Wednesday bazaar"
- Exchange Offers "Junk swap offer"
- Future card(3% discount)
- Shakti card
- Advertisement (print ad, TV ad, radio)
- Brand endorsement by M.S Dhoni and Asin

Mr. Biyani is planning to invest around

Rs. 350 crore over the next one year for expansion of Big Bazaar. In order to gain a competitive advantage Big Bazaar has also launched a website www.futurebazaar.com, which helps customers to order products online which will be delivered to their doorstep. This helps in saving a lot of time of its customers.

Change Management

Change management is one of the most keenly studied management disciplines today. Keeping in mind the fact that the organizations, which embrace change, are likely to be most successful one. For this reason, many firms and institutions are alert to the need of continually monitoring their structure and procedures with a view of improving them. It can be said that 'Change management' is the process of developing a planned approach to change in an organization.

Typically the objective is to maximize the collective efforts of all people involved in the change.

Managing change means managing people's fear. Change is natural and good, but people's reaction to change is unpredictable and irrational. It can be managed if done right. Change is difficult to define because each organization will face its own challenges and, therefore, its own rationale for change. Equally, each organization has differing resources, company culture and personal dynamics. The leaders of individual organizations have varying aims. Among all differences, one point remains intact, and that change is the only permanent thing that modern day organizations of varying businesses, sizes and ethnicity have to adopt in order to survive and sustain.

Management's Role in 'Change Management'

- Detect trends in the macro environment
- Identify changes and initiate programs
- Study impact of a change on
  1) Employee behavior patterns
  2) Work processes
  3) Technological requirements
  4) Motivation

Case Study-IBM
- IBM the renowned company had to suffer problems while implementing change in the organisation.
- During 1995-96 the company was facing the worst phase of business and wanted to stabilise its position. A manager serving with IBM named Palmisano decided to put values in the center of his approach, which led to what he calls a Values-Based Management system.
- Management had a strategy in mind but did not want to impose on employees.
- Wanted employees to start with the change themselves.
- A crucial role in the entire process was played by a three-day discussion forum on IBM's intranet, which was called "ValuesJam", in which an estimated 50,000 of IBM's employees posted nearly 10,000 comments about the proposed draft values for IBM.
- Employees suggested a change if IBM could offer customers integrated solutions (hardware, software, services and financing) at a single price on a global scale.
- By thus empowering IBM's own workforce, Palmisano successfully gained momentum and support for the changes he wanted to implement; ensuring people make the right decisions in the right way.

- This change did not only improve the ethics and legal compliance, but also improved strategy, brand and culture.
- By 1998-99, the company bounced back to the position with the due support of employees and a change in the working system was successful.

Conclusion

Today change is essential for survival and a way of carrying out the business. Every business firm whether big or small, has to change with time or it will perish. This change also brings insecurities and pain that forces human beings or individuals to come out of their comfort zones to zone of uncomfortable debate and this leads to resistance to change. To cope up with the new trends in business the new concepts are applied and the results are beyond excellence. It also depends on how effectively and efficiently the top management and leadership within the organisation address these issues and how well they are prepared to handle the resistance. Actions like these decide the faith of the organisation and its success in implementing change.

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SURYADATTA

Nuances in the Theory of Services Marketing

Dr. Hemendra Singh

Introduction

A review of the relevant aspects within the theory of services marketing has been compiled. A topic-based approach rather than a chronological publication-wise survey has been used. In other words, it has been looked for what different authors have to say on the same topic rather than what each publication has to say on several different topics. This is related to various aspects of services marketing to capture the nuances after liberalisation. Topics have been identified keeping in mind the theoretical framework on hand. They are the consumer, competition, the 7 Ps of services marketing: product, premium, promotion, place, people, process, physical evidence and customer service and satisfaction.

Review of Services Marketing Theory

A survey of the theoretical developments in the field of marketing is being done here with a special focus on the issues chosen for study in the present research.

Services marketing as a special theoretical field within the general theory of marketing came to be recognized only towards the end of the 7th decade. Shostack in a landmark article "Breaking Free from Product Marketing" published in the Journal of Marketing altered the status of services marketing thought by staking the claim that marketing was "myopic" as it did not have paradigms for the service sector (Shostack, 1977). Moreover, service industries were also slow to integrate marketing into decision making because the framework pertaining to guidance, rules and terminology were different and was being evolved.

Zeithaml noted that the consumer evaluation process differs between goods and services (Zeithaml, 1981). Product attributes can be divided into search, experience and credence attributes. For goods, the product attributes are high in search and experience attributes while for services it is high on experience and credence attributes. Booms and Bitner expanded the marketing mix to include people, process and physical evidence apart from the existing 4 Ps of marketing namely product, price, promotion and place (Booms and Bitner, 1981). Thus, the framework of 7 Ps is relevant. Gronroos evolved a concept that in an organisation everyone is a customer

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for the other, in a sensational article entitled "Internal Marketing - An Integral Part of Services Marketing Theory" (Gronroos, 1981). This notion was further developed by George when he wrote an excellent review on internal marketing in the paper "Internal Marketing and Organisational Behaviour: A Partnership in Developing Customer Conscious Employees at Every Level" in the Journal of Business Research (George, 1990). These two ideas as developments within the people element of the 7 Ps & the aspect of people are covered with this understanding in the present research.

Quinn et.al., expanded the understanding of the element 'Process', by drawing attention to the impact of technology on the organizational structure and business methods (Quinn and P.C. Paquette, 1990). The main changes in the service processes are due to technology.

Bitner in the article "Evaluating Services Encounters: The Effects of Physical Surroundings and Employees Responses", published in the Journal of Marketing, covered the effects of the physical evidence on employees who are internal customers (Bitner, 1990). She further added to this when she wrote the article "Servicescapes: The Impact of Physical Surroundings on Customer and Employees" (Bitner, 1992) in the same Journal. This research drew methodologies, tools, techniques from areas like management, marketing, social psychology, human resources, and operations. This approach was seconded by Frisk et al. opined that contributions in services marketing were more meaningful with contributions coming from marketing, operations management, human resource management and psychology (Frisk, Brown and Bitner, 1993). Service

researchers thus drew from related fields to solve issues and build theories for services marketing to take it forward.

Edgett and Parkinson focused on finding factors which contribute to the success and failure of new financial services product. The factors identified consist of market synergy, organizational factors and market research (Edgett and Parkinson, 1994).

As per Fourier and Mick, customer satisfaction is the key area of focus of marketing outcome around which organizations have devised and focused their comprehensive marketing programs (Fourier and Mick, 1999). Customer satisfaction is the goal and it must be monitored so that it results in overall performance.

Service redesign is another important concept which received the attention of the services marketing scholarship. Berry and Lampo drew attention to this in their article, "Teaching an Old Service New Tricks - The Promise of Service Redesign" (Berry and Lampo, 2000) in the Journal of Service Research. Redesigning services is useful for organisations in existence as an input to improve process to have better performance. The present researcher looks at this as a development within the understanding of the element 'process'. This understanding is very much relevant to the present work since this work is focusing, among other things, on the need to redesign services in a post-liberalisation scenario. Anderson and Mittal have advocated that higher the level of customer satisfaction the superior is the overall service-performance of the organisation (Anderson and Mittal, 2000). The focus on customer satisfaction in the present work is based on this understanding.

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Ziethmal and Bitner, while discussing the three Ps added for the services marketing analysis, observe that 'one or more of these elements may have an impact on customers' levels of satisfaction (Zeithaml and Bitner, 2003). This is applicable to all the 7 Ps. The focus on the 7 Ps in the present work is based, among other things, on this understanding.

One gap identified in the current theory of services marketing is a conspicuous absence of focus on the relative significance of the different Ps with respect to each other. It is strongly felt that any operational level strategy in a services marketing organisation needs to be based on this relative significance. It makes sense for any marketing theory scholar to relatively grade the significance of the 7 Ps. The issue is not which of the Ps is in fact more significant than the other. The issue is the significance the customer or the members of the services marketing organisation attribute to each of the Ps relative to the other Ps. The success of any operational strategy depends on the level of agreement between the perception or understanding in this regard between the customer and the marketing organisations. One of the theoretical contributions possible is to draw the attention of the marketing scholarship to this issue of the relative position given by the members of both 'external' and 'internal' marketing to each of the 7 Ps.

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SURYADATTA

Bandhan Bank: A Ray of Hopes for Other Microfinance Institutions

Dr. Devendra Prasad Pandey

Introduction

Financial inclusion and access of common man to financial services has been on the agenda of different governments. One of the main way outs suggested was to increase the coverage of PSU banks (Public Sector Banks) in the remotest corners of rural India to enable financial inclusion for the beneficiary community. The PSU banks have shown lukewarm response to such a measure adopted for the sub-prime market fearing large defaults and lack of infrastructure in rural areas. In some states the space not filled by the PSU banks had also been usurped by different ponzi scheme masterminds who have siphoned away the savings of millions of people. In this context; the approval of new banking licenses by RBI (Reserve Bank of India), as per the guidelines of the Vimal Jalan committee, has been granted to Bandhan, which started off in 2001 with micro-financing activities in Eastern India complemented by developmental work in health, education, livelihood among the beneficiaries with the twin objectives of poverty alleviation and women empowerment. In between, it became a NBFC (Non-banking financial corporation) in 2006 to become eligible for financial investments from Indian & Foreign banks. The strategic intervention by Bandhan to make it a successful benchmark in Indian banking is evident from its optimistic planning. The paper describes the status of microfinance industry in present context, the journey of Bandhan, its achievements and challenges and opportunities for Bandhan Bank in future.

Objectives

1. Study of strategic intervention by Bandhan in its transformation from NGO to small bank.
2. Study of operation management of Bandhan.
3. Analysis of challenges and opportunities for Bandhan to operate as bank.

Methodology

The study is based on secondary source of data. The referred material has been sourced from journals, magazines and newspapers.

The Microfinance Space

According to Sa-Dhan's "Bharat Microfinance Report – 2015",

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MFIs (microfinance institutions) total loan portfolio stood at over Rs. 48,882 crore. The net loan portfolio or owned portfolio on the books of the MFIs stood at over Rs. 39,028 crore, which is an increase of 33% over the last year. The share of NBFC-MFIs stood at 88%, followed by Societies and Trusts at 9%. Nearly 85% of the portfolio is held by MFIs with a portfolio size above Rs. 500 crore. The top 10 MFIs contribute Rs. 34, 298 cr. which is 70% of the total sector. The sector witnessed growth of average loan per borrower to Rs. 13,162 from the previous year's Rs. 10,079.

The total number of clients served by MFIs stood at 371 lakh as on 31 March, 2015. Client outreach of MFIs had grown substantially from 2005 to 2011 reaching 317 million. This trend slowed down during 2012 and 2013 and the number of clients slumped to 275 lakhs. The trend reversed in 2014 with a growth and reached a level of 330 lakhs. This trend continues in 2015 with an astounding rise in clients/ borrowers to an all time high of 371 lakhs. Majority of these clients are being served by NBFC-MFIs (85.18%), primarily the larger ones. MFIs with outstanding portfolio above Rs. 500 crore are responsible for reaching out to 82.21% of the clients in the industry.

Releasing the "Bharat Microfinance Report 2015", at National Financial Inclusion Conference 2015, H. R. Khan, Deputy Governor – Reserve Bank of India, said, "MFI industry has reached an inflection point. With small finance banks and payment banks coming into existence, the microfinance industry will witness a sea-change." He also added that while this is the best of times for the industry, the players should also tread with caution as these are rapidly changing times. "Yet, the sector should continue to mainstreaming the marginalised into financial inclusion."

A Modest Beginning

Bandhan, meaning togetherness, was born in 2001 under the leadership of Chandra Shekhar Ghosh. A Senior Ashoka Fellow, Ghosh holds M.Sc. in Statistics and has attended HBS-ACCION Programme on Strategic Leadership for Microfinance at Harward Business School. The main thrust of Bandhan is to work with disadvantaged women. Bandhan works for their social upliftment and economic emancipation. To achieve this, Bandhan is engaged in the delivery of microfinance services for poor women.

Bandhan started its operation from a small village Bagnan. Its microfinance model is based on delivery of microfinance services and individual lending through group formation. Bandhan's commitment towards triple bottom line values is strongly asserted by its intervention in development activities. Bandhan offers development activities in all fields of holistic development of the poor including education, health, employment, through charitable entity.

The work and behaviour of each and every team member is reflected in the strong principles "CREATE" of Bandhan which means-C-cost effective, R-Respect for all, E-Exemplary governance, A-Accountability, professionalism and discipline, T-Transperancy and integrity, E-Effective team work and commitment. After completing his studies in Dhaka University Ghosh returned to Kolkata. He worked for several NGOs and finally spent over two years with the Village Welfare Society. While working with this NGO, he travelled to the remote interiors of Bengal. It was during this period that he fully realised the potential of the rural

populace and the problems they encountered.

Memories come rushing back as 55-year-old Ghosh remembers the scenes he was confronted with over and over again in the bazaars of the city, the mufassil, or the hinterland, no matter where. Amidst the frenetic activity as fish-sellers and vegetable-vendors clamoured for attention, Ghosh would watch money-lenders handing Rs. 500 to the sellers and collecting Rs. 5 on the spot. In the evening the money-lenders would return and collect their Rs. 500.

They were paying more than 700% a year as interest to money-lenders. When I asked them why they were paying such a high rate their explanation set him thinking.

These rural entrepreneurs had complete clarity and they shared their compulsions with Ghosh. What was their alternative? Who would lend them money? These money-lenders were coming to them and collecting the money from their place of work. "The borrower did not need a guarantor. He did not require a signature, or paperwork, or mortgage. They were willing to pay Rs. 5 a day for these services. This set me thinking. Why couldn't I provide them relief from these money-lenders?" Ghosh reminisces.

Bandhan was started as a non-profit organisation in West Bengal to alleviate poverty and empower rural women. It soon grew into a microfinance institution. Bandhan serves over 6.7 million borrowers in the most under-banked parts of the country. It has won global recognition through honours such as the World Economic Forum's 2014 Global Growth Company Award and the Forbes India Leadership 'Social Impact' Award. Bandhan obtained the Indian

central bank's approval to set up a bank. Bandhan Bank was launched on August 23, 2015, signalling a new era in Indian banking.

The bank was inaugurated by Union Finance Minister Arun Jaitley in Kolkata, ushering in a new era in country's banking sector to reach out to the unbanked population. Bandhan Bank has begun its operations after it had received an in-principle approval from the Reserve Bank of India in April 2014 and final nod on June, 2015. It was established in 2001 as a not-for-profit micro-finance enterprise by Chandra Shekhar Ghosh with an aim to alleviate poverty by empowering women. Later in 2006, it had transformed itself into a non-banking finance company (NBFC). Bandhan Bank will now primarily cater to the unorganized sector in India like daily wage earners and women running small businesses as a bank, it will also offer services like savings, remittance and insurance services. Presently, it has 501 branches, 2022 service centres and 50 ATMs across 24 states. Over 71 per cent of its branches are in rural India including 35 per cent in unbanked rural pockets. State-wise, West Bengal has highest 220 branches, followed by Bihar (67), Assam (60), Maharashtra (21), Uttar Pradesh and Tripura (20 each) and Jharkhand (15). It is worth to note that prior to starting operation as commercial bank, Bandhan was World's largest Non-Deposit-accepting Microfinance Institution (MFI) and India's largest microfinance company.

The Small Bank Approach

Small Bank licences are considered as the biggest move in the banking circle since bank nationalisation in 1969. Governor of RBI, Raghuram Rajan has to be credited for the move as he floated the

idea of smaller rural banks in 2009, much before he was the governor. For small banks, at least 50 per cent of its loan portfolio should comprise loans and advances of up to Rs. 25 lakh. Furthermore, maximum loan size and investment limit exposure to a single borrower and group has been restricted to 10 per cent and 15 per cent of its capital funds. Total credit extended to the priority sector should be 75 per cent. Small banks will clearly be operating in the same turf as microfinance companies. This is the reason that RBI has chosen to give the small bank licences mainly to micro finance companies that have the experience and bandwidth in operating in the area.

Strategic Progression

In short time, The Bandhan Bank has been able to open 5 lakh new accounts from those who are not its micro-finance customers existing before Bandhan Microfinance got evolved into a universal bank.

But Bandhan 's biggest achievement, according to Ghosh, is shedding the perception of being a predominantly regional or Bengal-based bank. "I was pleasantly surprised to find out during a recent assessment that close to 70% of the bank's customers in Delhi are non-Bengalis. This is a big relief as we were thinking Bandhan could have been perceived as a regional bank," Ghosh told in the Banking Colloquium organized by Confederation of Indian Industry.

Bandhan has secured finance from almost all Indian banks. It has received support from Credit Agricole-Corporate & Investment Bank, Development Credit Bank Ltd., National Bank for Agriculture and Rural Development, Small Industries Development Bank of India,

National Bank for Agriculture and Rural Development, Societe Generale, State Bank of Mauritius and other financial institutions. International Finance Corporation (IFC) has been a shareholder in Bandhan since 2011 and a trusted partner—especially through this past year-long transformative process for Bandhan.

IFC had come in with a $29 million equity investment in Bandhan in 2011—marking the largest private sector investment in microfinance in India in the wake of the microfinance crisis. The investment made a difference to Bandhan —and to the sector—when it was needed most. Since then IFC has made further equity and debt investments in the institution with the total financial assistance amounting to almost $150 million. The World Bank has also supported Bandhan through its Scaling Up Sustainable and Responsible Microfinance project, which is being implemented by Small Industries Development Bank of India (SIDBI).

Starting with 501 branches on the day of opening, Bandhan now has 510 branches and about 2,022 Point of Sales. The bank is yet to start fresh lending operations and is currently only test-marketing home and personal loan products. "One of our priorities now is to stabilise the new system, which takes time. As it is, our loan book from earlier MFI operations is about Rs. 10,500 crore, which we continue to support. We would start giving loans as a full-fledged bank once we build a good deposit base. Currently, we are just testing some products like home loans," Ghosh said (Moitra, 2015).

Even if Bandhan does not start lending to new clients, this Rs. 10,500-crore loan book to existing clientele base would

swell to Rs. 13,000 crore at the end of the year, considering a 30% annual growth rate being seen in the MFI sector. So, Bandhan needs to set aside capital for this growth from its small but growing deposit base before it starts giving out loans to its new customers. Apart from small deposits from its existing largely poor micro-finance customers, Bandhan is now garnering large deposits from new account holders in cities.

Advantages

Banks are perceived to have an advantage over Non-Banking Financial Companies (NBFCs) and NGOs because of a couple of factors.

One, political risk—as seen from the Andhra Pradesh government's action against SKS (SKS Microfinance Limited) earlier—will reduce. Moreover, as banks, there will be no uncertainty about regulations.

Second, banks have access to scalable and lower cost sources of funding-mainly current account and savings account deposits. This allows them to be more competitive in pricing their loans and squeezing out smaller firms.

Third, there would be more lending flexibility in terms of higher ticket size loans and no interest rate caps.

All these factors could make existing micro financiers adopt riskier lending practices (such as exploring client segments, they have avoided so far) or diversify into other areas where they might not have an expertise.

Challenges

Bandhan is the first micro-finance company to transform into a bank.

Surely the challenges will be different. "In the eastern region, banking penetration is lower than the national average. The rural population has fewer opportunities to access banks. Bandhan has been working in these economically backward areas and maintains good relations with the people. We can offer a complete financial package," points out Chandra Shekhar Ghosh.

Bandhan's emergence as a bank happens at a time when the Indian banking industry is experiencing a steep rise in Non-Performing Assets (NPA). This rise over the past few years, primarily of the Public Sector Banks (PSB) is a matter of concern. Overall the NPAs or bad loans, including private sector lenders, increased from 2.43% in 2012 to 4.04% at present. The gross NPA of the PSBs alone is even worse, rising from 2.77% in 2012 to 5.08% in 2015. The rising NPAs have set alarm bells ringing all across.

At this juncture, when banks are thinking of various strategies to reduce bad loans Bandhan, which has been successful in keeping its recovery at an unmatched rate of more than 99.5%, makes a foray into the banking industry. In 2014–15, its bad assets were only 0.1% of the loan book. As a MFI it provides loan to the poorest of the poor and does not collect any collateral against their loans with the loan size varying from Rs. 1,000 to Rs. 50,000 per individual. Presently it serves 67,17,331 borrowers. Bandhan has already disbursed loans amounting to Rs. 11,000 crore approximately. Despite the huge number of borrowers some of whom are very poor, it has done exceptionally well in keeping the NPAs to a negligible amount. This seems like a puzzle. It is certainly worth examining how Bandhan has been so successful, as opposed to other commercial banks, in keeping its NPA levels to a meagre

amount.

Expressing the anxiety of central bank on increasing NPA, R Gandhi, Deputy Governor, Reserve Bank of India said on 31 May 2014, "…it is the shortcomings in the credit appraisal, disbursal and recovery mechanism of the banks, besides the economic slowdown that can in large part be held responsible for their high levels of NPAs. Lack of robust verification and screening of application, absence of supervision following credit disbursal and shortfalls in the recovery mechanism have led to the deterioration of asset quality of these banks".

Bandhan's NPA levels are unmatched by any other bank in present financial environment. It will be a challenging task to use their present expertise in keeping a check on bad loans and still emerge as a commercial bank where they need to cater to all kinds of customers.

The Operation & Delivery Mechanism

MFIs around the world believe that women borrowers are more sincere about loan repayments than male borrowers. Bandhan provides loans to only female borrowers. A borrower who applies for a loan from Bandhan submits a detailed micro plan of the project along with the cash flow to the bank. A loan is sanctioned only when the bank authorities feel that the project is viable. Then once a loan is sanctioned, bank officials visit the project after 15 days from the day the loan is sanctioned to monitor whether it is being properly utilised. Bandhan delivers loans through the model of individual liability through group formation.

An individual borrower has to be part of a group to obtain a loan from the bank though she is individually liable for the

loan. Individuals make repayments weekly at public meetings, which are held at one of the group member's house. A loan officer from Bandhan leads these meetings. Members are persuaded, if not required, to attend these meetings and most of them comply unless there is some medical or other perceptible emergency. The weekly repayments start immediately after a week of the loan receipt.

How does this lending model contribute to the high repayment rates experienced by Bandhan? First, it is evident that the lending model involves a lot of external monitoring by the bank both at the stage of approval of loans and also after loan disbursement. Bandhan officials are often employed from local areas and know most of their borrowers and understand the local conditions better than outsiders. They remain in constant touch with the group members. It devotes a huge proportion of its revenues to monitoring, which is often cited as one of the primary reasons for the high cost of funds. To recover this cost they charge a yearly interest rate of 22.4%. In spite of the high rate of interest, a large number of borrowers prefer Bandhan to the PSBs because of the former's quick disbursement of loans and no requirements of collaterals. Absence of strong and proper monitoring is common with most banks, particularly the PSBs and can be attributed as a major reason for the huge proportions of bad loans.

Second, Bandhan believes that the group-lending model significantly contributes to high repayment rates for the following reasons. The group members are often neighbours or friends residing in the same locality and in most cases have a fair amount of knowledge about one another's economic

background, the purpose for which the loans are taken, the repayment schedule and also any difficulties a fellow member might run into in paying the weekly repayment.

In a survey of 113 Bandhan clients in West Bengal, it was observed that 55% of the respondents had an idea about the financial background of all or most of the members in their group. Around 49.5% knew the reason for which loans were taken by all or most other members in the group. Moreover in the group meetings, borrowers come to know about one another's repayments in public and a default leads to huge social embarrassment for the defaulter. The survey found that when an individual was on the verge of default, 23.8% of the times she obtained help from a fellow group member, which is also the second most used source of help. When on the verge of default, the primary sources of help for these individuals are their husbands. This is not surprising given that about 56% of the respondents were housewives. When asked what steps the group members take if they default, almost 43% said that the group members scold the defaulting member. Also, 39% said that the group members cooperate and even try to help the individual to repay in case of default. It is interesting to see that even though loans are individualised, the group members try to help and even admonish the defaulting members (Basu, Dutta and Sarkar 2015).

Bandhan's present staff has been working on MFI model since long. The banking model needs little bit change in working style and structure driven by technological innovations. Getting trained staff in banking domain is extremely challenging because PSU banks are already trying to retain trained professionals and have been offering extra benefits like Saturday leave.

The Road Ahead

Getting a small bank licence is a beginning of many challenges posed ahead to Bandhan Bank. Bandhan's Chairman and Managing Director Chandra Shekhar Ghosh is hopeful of striking the right balance and according to him, …(with) close connections and weekly follow-ups with all our customers, we get to know their problems. It enables us to be helpful and them to be responsive. With the MSME and SME customers, we hope the same strategy will yield similar results. In fact, here we don't need weekly follow-ups. Instead, we hope to have monthly critical meetings with our customers to cut down on any risk of loan repayment defaults. Building up trust through constant contact works to reduce the risks, not the profile of the customer (Outlook 2014).

Bandhan will carry on its micro-loan activities through its existing 2,022 low-cost service outlets. The commercial bank will start operations with 600 branches. The existing 2,022 offices will act like spokes and the new branches will be hubs. About 200 of those branches will be in metro and urban areas, while the rest will be in semi-urban and rural areas and it will have a pan-India presence across 27 states. At present Bandhan has a workforce of 13,000. It has recently hired more personnel for the banking services and a proper restructuring of the entire organisation is a mammoth task. As a bank, it will need to collect and manage voluntary deposits, train staff to handle multiple products, showcase greater skills in asset and liability management and treasury operations.

It is the first bank in over 70 years from Bengal - industrialist G.D. Birla had set up the United Commercial Bank (now Uco Bank) in 1943. "Traditionally, most of the Indian banks collect money from urban and rural segment and deploy the money in corporate and retail sectors. Our bank would like to take the money from both rural and semi-urban segment, but we promise to the give the money back (in the form of credit) to the rural and semi-urban sectors also," Ghosh said. "Initially, we will stay away from large corporate credit and will concentrate on credit to Micro, Small and Medium Enterprises (MSMEs)," he said. He said Bandhan would have around 632 branches and 250 ATMs (50 at present) by the end of this fiscal. Out of the 501 branches, 220 are in Bengal.

Bandhan 's key challenge over the next few months would be to mobilise deposits. Bandhan would be able to significantly gain market share from regional rural banks and co-operative banks because of its strong microfinance network. By accepting deposits, especially in savings and current accounts, Bandhan will be able to reduce its cost of funds substantially. It is expected that this reduction in costs would be reflected in a reduction in lending rates as well. Bandhan would be able to raise deposits from retail investors and offer financing at a cost much lower than the present 23% (for micro-loans).

It is to Bandhan's credit that as a micro-finance entity they managed to keep delinquency at a 0.07% of the total loan book. "The actual credit for this goes to the women and the poor. They are very committed to repay and invest money in other income-generating activities," points out Ghosh. The sincerity of the borrowers coupled with Bandhan's dedicated staff, which hold weekly meetings to monitor, mentor and counsel their customers, has created a special bond.

"If any institution starts activities with a low-cost model, it is hard to increase costs; if it is a high-cost model it is tough to reduce costs. Our advantage is that we are a cost-effective model and we would like to maintain that," adds Ghosh. In the next five years Bandhan hopes to have 30 million customers. Goodwill garnered over the years will stand it in good stead as it marches ahead to fund the unfunded (Outlook 2015).

Finance minister Arun Jaitley, who inaugurated the bank, said, "A great institution is being born in Bengal." He said that Bengal, "which was known not for producing many entrepreneurs but certainly known for producing intellectuals" would greatly benefit from Bandhan Bank as it looked to provide finance to entrepreneurs within the state.

Another challenge will be to reduce the base rate of 12 per cent and offer cheaper loan to customers. The SBI has a base rate of 9.7 per cent. Bengal finance minister Amit Mitra, who was present at the event, urged Ghosh to help improve the state's credit-deposit ratio (Telegraph 2015).

The beginning of Bandhan as Bank is motivation for other microfinance institutions to proceed ahead as bank in the service of common man to achieve the objective of financial inclusion.

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SURYADATTA

Status of Education in India: Attainments and Challenges

Dr. D. Pulla Rao

Literacy Rates in India

The most important characteristic of population is literacy, which is a pre- requisite for the overall development of the country both socially and economically. Though the educational system in India has recorded phenomenal growth over the years, 89.60 Crores or 74.04 per cent of population was literate. A glance at the literacy rates in India reveal that total literacy rate in India which was 18.33 per cent in 1951 increased steadily and stood at 74.04 per cent during 2011. The male-female gap in literacy rate is gradually decreasing over a period of time. The literacy rates in India over a period of six decades can be observed in Table -1.

Table 1: Literacy Rates in India

Census Year	Persons	Males	Females	Male-Female gap in literacy rate
1951	18.33	27.16	8.86	18.30
1961	28.3	40.4	15.35	25.05
1971	34.45	45.96	21.97	23.98
1981	43.57	56.38	29.76	26.62
1991	52.21	64.13	39.29	24.84
2001	64.83	75.26	53.67	21.59
2011	74.04	82.14	65.46	16.68

Source: (1) Selected Educational Statistics, MHRD, GOI, New Delhi- 2002-03
(2) Census of India Different periods

Development of Primary Education

In Table-2, the growth of the number of primary schools and the enrolment into primary schools and the number of children per school for selected years during the period of our study is provided. In 1950-51, there were 2, 09,671 primary schools in the country. The total number of primary schools increased and stood at 7,67,520 in 2004-05. The total enrollment in primary schools in the year 1950-1951 was 19.2 million children of which 13.8 million were boys and 5.4 million were girls. Ultimately in 2004-05 the total enrolments of children stood at 130.8 million of which 69.7 million were boys and 61.1 million were girls. The enrollment of students has increased at a higher rate than the number of schools.

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Table: 2
Enrolment and Number of Recognized Primary Schools in India: 1950-1951 to 2004-05

Year	Primary Schools	No. of boys enrolled (6-11 years) (in millions	No. of girls enrolled (6-11 years) (in millions)	Total enrollment (in millions)	No. of children per school
1950-51	209671	13.8	5.4	19.2	91
1955-56	278135	17.1	7.5	24.6	88
1960-61	330399	23.6	11.4	35.0	106
1965-66	391064	32.2	18.3	50.5	129
1970-71	408378	35.7	21.3	57.0	139
1975-76	454270	40.6	25.0	65.6	144
1980-81	494305	45.3	28.5	73.8	149
1985-86	528872	52.2	35.2	87.4	165
1990-91	560935	57.0	40.4	97.4	174
1995-96	590421	62.4	47.4	109.8	186
1999-2000	641695	64.1	49.5	113.6	177
2004-05	767520	69.7	61.1	130.8	170

Sources: 1. Annual reports of Ministry of Human Resource Development, Government of India.
2. Selected Educational Statistics, Ministry of Human Resource Development, Government of India.

Mid-Day-Meal Scheme and other Supportive Measures

To improve the retention rates in primary and upper primary schools, the Government introduced the Mid-Day-Meal scheme (MDM) after the experience of its success in Tamil Naidu. In 1995-96, Government spent Rs. 441 crores on it to provide for 3.34 crore children. In 2003-04, the Government increased allocation to Rs. 1,375 crores for 10.56 crore students. However, per student expenditure which was Rs. 132 in 1995-96 was raised to Rs. 163 in 1998-99, but thereafter, with its rapid expansion in quantitative terms per student expenditure touched a low of Rs. 99 in 2001-02. Thereafter, it has been increased to Rs. 130 in 2003-04. The details of expenditure on Mid-Day-Meal scheme are presented in Table - 3.

Table: 3 Coverage and Expenditure on Mid-Day-Meal Scheme

Year	No. of Students (Crores)	Expenditure (Rs. Crores)	Per Student Expenditure (Rs.)
1995-96	3.34	441	132
1998-99	9.79	1,600	163
2001-02	10.35	1,030	99
2002-03	10.36	1,099	106
2003-04	10.56	1,375	130

Source: Ministry of HRD, Annual Reports.

The scheme was extended to Upper Primary schools from April 2008 to cover 5.4 crore children. MDM scheme was expected to cover 18 crore children by 2008-09.

Assessments of the scheme undertaken by various government and non-government agencies, has brought out serious weaknesses of the scheme in the form of sub-standard meals, poor quality of cooking arrangements and prevalence of corruption. It was also observed that the states in which the stakeholders, especially mothers have been associated, the quality of meals has improved. Moreover association of parents in vigilance committees has also helped to improve the scheme affectively. There is a need to strengthen transparency and improve vigilance by active association of parents especially mothers. However, it is well documented that Mid-Day-Meal scheme has improved retention rates more especially among the weaker sections.

Measures to Reduce Private Cost in Education

To reduce drop-out rates, several governments have decided to provide free uniforms, free text books and stationery to students coming from below the poverty line families. Besides this, provision of free transport in state roads also helps to improve attendance in schools, more especially for rural children since these measures help to reduce the private costs of education for the parents, they help to increase attendance as also retention rates in schools. The government thinks of providing special incentives for girl children so that parents towards education of girls.

Performance in Secondary Education

According to census, population of children in the age-group 14-18 years is estimated at 10.7 crores in 2001 and 11.97 crores in 2006. Enrolment is estimated at 2.43 crores in secondary and 1.27 crores in higher secondary level. Taken togather, the total enrolment in secondary and higher secondary level is 3.70 crores. This accounts for 39.9 per cent of the population in the relevant age group (14-18 years) which is quite low (Table-4).

Table: 4   Secondary Enrolment and Drop-out Rates (2004-05)

S.No.		Boys	Girls	Total
1	Secondary (IX-X)	1.42(57.39)	1.01 (45.28)	2.43 (51.65)
2	Higher Secondary (XI-XII)	0.74 (30.82)	0.53(24.46)	1.27 (27.82)
3	Secondary & Higher Secondary	2.16(44.26)	1.54(35.05)	3.70 (39.91)
4	Drop-out (%) Rates (I-X)	60.41	63.88	61.92

Note   : Figures in brackets are gross Enrolment Ratios-Percentage of enrolment in the relevant age group (14-18 years for class IX-XII)

Source: MHRD, Selected Educational statistics (2004-05)

These are glaring inter-state variations in enrolment, drop-out rates and access to secondary and higher secondary education. Whereas the national average of drop-out rates (class I-X) is 61.9 per cent, this rate is much higher in Bihar 83.1 per cent, 97.3 per cent in Nagaland, 78 per cent in West Bengal , 73.9 per cent in Rajasthan, 75 per cent in Assam and 70.8 per cent in Arunachal Pradesh. A big effort is required to reduce drop-out rates so that the country should move in the direction of universalisation of secondary education as its goal at this stage of development of knowledge economy in India.

Management Pattern of Secondary Schools in India

There is a structural change in the management pattern of secondary schools. Whereas in 1993-94, government, local bodies and aided private schools accounted for 85 percent of the total schools in India, in 2004-05, their share declined to 70 per cent. As against these, private unaided schools are showing an increase from 15 per cent in 1993-94 to 24 per cent in 2001-02 and 30 per cent in 2004-05 (Table-5). This doubling of the share of private unaided schools in a short period of 11 years indicates that parents are willing to pay more for the education of their wards provided that they perceive of good quality education in such schools. This implies that public sector investment in government and aided secondary schools should thereafter, be increased to improve their quality so that they attract more students towards them.

Table: 5 Secondary Schools by Management

	1993-94	2001-02	2004-05
Government	47	42	41
Aided	38	34	29
Un aided	15	24	30

Note: Figures are Percentage of total Schools

It may be underlined that Mathematics, Science and English are the three core subjects in which a large majority of students do not fare well. The ground reality is that nearly 50 per cent fail in these subjects. Therefore, there is a need to focus on these subjects to improve good quality education in the secondary schools.

In order to reach a level of providing universal access to secondary education, it is now imperative to strengthen school infrastructure both physical as well as human in a substantial manner.

Vocational Education

It may be noted that Education Commission in 1966 visualised that 25 per cent of the students at secondary stage would undertake vocational stream by 1986.

Making an assessment about the failure of vocational education, (Tilak, 2006) mentions: "Vocational education, particularly in secondary schools did not really take off, as it was planned to be of a second rate , meant for the poor, and as a terminal one having inter-connectivity neither with higher education nor with the industrial or agricultural sector". It is viewed as strategy to reduce demand for higher education. Vocational education is costlier than general secondary education. Employment opportunities have not been particularly better for vocational education school graduates and as a result, the economic rates of return to vocational education were generally less than those to secondary general education.

During the Eleventh plan, vocational education would be extended to cover 20,000 schools with an intake capacity of 25 lakhs by 2011-12. The programmes will be so designed that they permit mobility between Vocational, General and Technical education. Thus there should be enough flexibility in the approach.

Despite all these efforts, only 5 per cent of the population can receive skill and training through

the formal system. The remaining 4 crore aspirants who are unskilled and semi-skilled should be covered by a variety of delivery systems-like on the job training, part-time courses, open and distance learning systems and sandwich courses etc. There is a strong need to strengthen computer literacy programmes because such programmes do help young people to improve their employability to secure jobs.

Higher and Technical Education

At the time of independence, there were only 20 universities, with around 500 colleges and an enrolment of only one lakh in higher and technical education. The higher education system has grown into one of the largest in the world with 378 universities. 18,064 colleges, 4.92 lakh teachers and 1.40 crore students in 2007. The higher education institutions include

23 central universities, 216 state universities, 110 deemed universities, and 30 institutions of national importance and other 5 institutions established through state legislations.

Enrolments in Higher Education

Higher Education comprises of graduate and post graduate courses, research and diploma or certificate courses. Total enrolment in higher education rose from 34 lakhs in 1984-85 to 49.2 lakhs in 1990-91 and it rose further to 84 lakhs in 2000-01 and was of the order of 110.3 lakhs in 2005-06 as per the University Grant Commissions Annual Report for 2005-06. The average annual growth enrolment for the 21 year period (1984-85 to 2005-06) was of the order of 5.8 percent. Out of total enrolment of 110.3 lakhs, women students were 44.66 lakhs constituting 40.5 percent in 2005-06 (Table-6).

Stage-Wise Enrolment of Students in Higher Education

Data relating to stage-wise enrolment reveals that 98.2 lakh students (88.9 percent of total) were enrolled at the graduate level, 10.4 lakh students (9.4 percent) were enrolled at in Post Graduate level, 1.1 lakh students (1.1 percent) were enrolled in Diploma/certificate courses and only 0.7 lakhs (0.6 percent) were enrolled for research (Table-7).

Table: 6 All-India Growth of Student Enrolment in Higher Education

(Total enrolment in Lakhs)

Year	Enrolment
1984-85	34.0
1990-91	49.2
2000-01	84.0
2001-02	89.6
2002-03	95.2
2003-04	99.5
2004-05	104.8
2005-06	110.3
Average Annual Growth Rates	
1984-85 to 1990-91	6.2
1990-91 to 2000-01	5.5
2000-01 to 2005-06	5.6
1984-85 to 2005-06	5.8

Source: Compiled and Computed from UGC, Annual Report (2005-06)

Table: 7 Stage –wise Enrolment of students (2005-06)

S.No.		In lakhs	Percent of total
1	Graduate	98.2	88.9
2	Post-Graduate	10.4	9.4
3	Research	0.7	0.6
4	Diploma/ Certificates	1.1	1.1
	Total	110.3	100.0

Source: UGC, Annual Report (2005-06)

Faculty-Wise Enrolment of students in Higher education

It would be useful to know the number of students enrolled faculty-wise. Data reveals that 92.3 lakh (83.6 percent of total) were enrolled in general education viz., arts, science and commerce/management, 16.4 lakh (14.9 percent) were enrolled in professional courses, viz., Engineering/ Technology, Medicine, Education and Law, indicating highest percentage for Engineering/Technology followed by Medical Courses. In a country like India, where 60 percent of the Population is engaged in agricultural occupations, enrolment in agricultural courses was merely 0.6 lakh along with veterinary science a miniscule 0.1 lakh. There is a need for a policy change to reduce this imbalance (Table-8).

Table: 8 Faculty-wise Enrolment (2005-06)

S.No.		Total Enrolment	Percent of Total
1	Arts	49.8	45.1
2	Science	22.6	20.5
3	Commerce / Management	19.9	18.0
	Total	92.3	83.6
Professional Courses			
4	Education	1.6	1.5
5	Engineering/Technology	7.9	7.2
6	Medicine	3.5	3.2
7	Law	3.4	3.0
8	Total	16.4	14.9
9	Agriculture	0.6	0.6
10	Veterinary Science	0.1	0.1
	Others	0.9	0.8
	Total	110.3	100.0

Source: Compiled and Computed from UGC Annual Report (2005-06)

Faculty Strength in Higher Education

Out of a total strength of 4.88 lakh teachers, 83.85 percent were in colleges and the remaining 16.15 percent were in University Departments / University Colleges.

Among the various categories of teachers, 47.8 percent were lecturers and 15 percent were senior lecturers. These two categories combined had strength of about 63 percent. Readers accounted for 25.7 percent and professors for 8.3 percent. There were 3.1 percent tutors / demonstrators working in colleges (Table-9).

Table: 9 Distribution of Teachers

S.No.	Category	Number of Teachers	Percent of Total
1	Lecturers	2,33,462	47.8
2	Senior Lecturers	73,291	15.0
3	Readers & their equivalent	1,25,506	25.7
4	Professors & their equivalent	40,542	8.3
5	Tutors etc	15,202	3.1
	Total	4,88,003	100.0

Source: Compiled and Computed from UGC Annual Report (2005-06)

Growth of Private Institutions in Higher Education

Another development during the Tenth plan is that the share of private unaided higher education institutions increased from 42.6 per cent in 2001 to 63.2 per cent in 2006. The share of enrolment has also increased from 32.9 per cent to 51.5 per cent during the same period. Private institutions have improved access in a few selected areas like engineering, management, medicine and IT etc. where students are willing to pay substantially higher fees. The expansion of private institutions in higher education is not motivated by any philanthropic social purpose, but views investment in higher education as a very lucrative option, promising a very sumptuous and assured rate of return of the order of 20 to 30 per cent. In other words, it is a good business option for investment. Moreover, its out turn is absorbed in the expanding corporate and service sectors. Thus it provides an elite group which becomes votaries of the private sector as the best (alternative) to growth by promoting unhindered growth of the corporate sector. Even brilliant students from lower and middle classes cannot afford this education, not to speak of the weaker sections of the society. The country must enforce the entry of the brilliant students in such institutions drawn from lower rungs of ladder of society so as to promote their vertical mobility. The Eleventh Plan estimates that nearly about half of incremental enrolment targeted for higher education will come from private providers.

Technical education

During the Tenth plan, the number of AICTE approved degree Engineering/Technology institutions has risen from 1057 to 1522 and the annual intake from 2.96 lakhs to 5.83 lakhs. However, the aggregate number of technical institutions by the end of the Tenth plan was 4,512 with an intake capacity of 7.83 lakhs.

Although the Tenth plan outlay for technical education sub-sector was Rs. 4,700 crores actual expenditure increased was only Rs. 3,416 crores (73% of total outlay). It implies that the expansion of technical education is not limited by lack of resources, but rather by our inadequate absorptive capacity.

The Eleventh plan underlined: "The dispersal of degree level technical institutions in the country however is highly skewed. Andhra Pradesh, Tamilnadu, Karnataka, and Maharashtra account for nearly 55 per cent of the engineering colleges and 58 per cent of enrolment in the country. The state wise distribution is even worse".

As a whole the development of huge educational structure of 378 universities and 18,064 colleges, 1.52 lakh secondary and higher secondary schools and 10.43 lakhs of primary and upper primary schools is a matter of legitimate pride.

It is heartening to know that in the Eleventh plan, the central government envisages an outlay of Rs. 2.37 lakh crores at 2006-07 prices for

education. This is fourfold increase over the Tenth plan expenditure of 0.54 lakh crores at 2006-07 prices. The relative share in the total plan outlay on education will correspondingly increase from 7.7 per cent to 19.4 per cent. Around 50 per cent of the outlay is for elementary education and literacy, 20 per cent for secondary education (VIII to XII) and 30 per cent for higher education including technical education. The big boost to education proposed in the Eleventh plan priorities will take care of the resource constraint and the country should devote its energies to improve effective implementation of the professed goals. Recently a legislation on Right to Education has been brought by the government and Rs. 25,000 crore have been earmarked in union Budget (2010-11) to implement this law (Datt and Mahajan, 67th Revised edition).

Conclusion

Education offers various economical benefits and contributions to the society. It provides returns to not only individual but also to the society. Education brings economic stability to any society. The Indian Education Commission (1964-66) in its Report "Education and National Development", point out that "education creates awareness among the poor and it induces the middle class to aspire for better passions and also it enables the affluent to achieve greater success".

Primary education constitutes a very important part of the entire structure of education. It is at this stage, the child starts going to a formal institution and formal education starts. Primary education in India has been under the control of a number of agencies. It is still under the management of the private agencies, though, the state is increasingly taking the responsibility of providing free and compulsory elementary education to all. Article 45 of the constitution provides for free and compulsory education for all children in the age-group 6-14 years, up to a minimum level.

Secondary education occupies a critical position in the entire educational structure and is described by many as the lintel of the entire educational edifice. It has been observed that secondary education takes place at the critical stage of adolescence; when attitudes to life and work are being shaped.

Higher education has to play on all-pervasive role in restructuring our present society and in improving the 'socio-economic status' of the people. Higher education should directly benefit the students, through its specially developed software and educational programmes. To sum up, every effort should be made to see that higher education spearheads the development of our economy and transforms our society self-reliant and ever learning society.

Government of India has been implementing so many policies and programmes to improve the enrolment of students and reduce the dropout rate at Elementary, Secondary and Higher educational level especially for improvement of education among socially and educationally deprived class people.

Suggestions

The following steps may improve enrollment and retention and reducing the dropout rate.

1) Government should start or extend pre-primary schools and / or Nursery schools like Anganwadi or Balwadi centers wherever necessary especially in backward areas.
2) Mid-day meal or school nutrition programme should be started on a large-scale again and maintained by specially chosen persons. It can be an effective instrument in universalization of elementary education.
3) Sanction of scholarships and providing fee concession to those scheduled caste and scheduled tribes children who got admitted in un-aided private institutions goes a long way and brings back these poorer strata into the fold.
4) Free supplying and distribution of textbooks and notebooks and school uniforms for all children as being done should be carried out more vigorously, plugging the loopholes.
5) Making community mobility which educates parents to understand need for education of their children.
6) Construct public schools.

7) Pilot innovative public-private partnership models.
8) Introduce double-shift teaching.
9) Expand use of open learning and new technologies.
10) Invest in curriculum revision.
11) Invest in ICTs.
12) Develop and apply clear teacher performance standards, and decentralize teacher recruitment to district or institution level.
13) Increase schools' autonomy and parental involvement.
14) Reform Grant-in-Aid.
15) Provide financial and in-kind assistance for poor and disadvantaged students.
16) Provide financial incentives and technical support for states.

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SURYADATTA

Climate Change, Financial Implications and the Corporate Behind in Action

Prof. (Dr.) Sanjay B. Chordiya

Introduction

Addressing the changing climate is vital for ending poverty by 2030 and boosting shared prosperity. It affects all nations; its impacts undermine poverty eradication, particularly for those who are the least able to adapt. Failing to act amounts to risking rolling back development gains achieved in decades and pushing millions back into poverty.

With weather extremes becoming more common and risks to food, water and energy security rising, we believe the need to confront climate is urgent. Climate change represents a clear, near-term threat to the world's efforts to end poverty.

A new World Bank Group report lays out the facts. Unless right steps are taken now, the impacts of climate change could push more than 100 million people into poverty over the next 15 years. But as the report also shows, we have the power to prevent this. It will require making sure that poverty reduction and development take into account the changing climate while fighting climate change in a way that protects the poor.

Compared to those who are better off, poor people are both more exposed to the effects of climate change and less able to recover when hit by climate shocks. Making matters worse, people in poor countries also lack the support systems they need to cope with such shocks and bounce back. In low-income countries, poor people have little access to health insurance and pay more than 50 percent of their health costs out of pocket. Less than 10 percent are covered by social safety nets.

Climate shocks have long-lasting effects on human potential, and contribute to intergenerational poverty. For instance, once children from poor families are taken out of school, even if for a temporary shock such as a flood, they are 30 percent less likely to continue their education compared with other children (WB Studies).

Planned Development Policies

But development policies, rightly planned and executed, can go a long way toward protecting people's incomes, assets and livelihoods, and making them more resilient. In many cases, this simply means using the tools already at hand. For example,

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after Typhoon Yolanda, the Philippines was able to use an existing conditional cash transfer system to quickly provide support to hard-hit households. Aid from emergency relief organisations was also channeled through the same program (WB Studies).

Such efforts should be coupled with targeted climate adaptation that improves the resilience of poor communities, such as the introduction of heat-resistant crops and disaster preparedness systems. We know that such measures can save many lives. When Cyclone Phailin made landfall near Gopalpur in India in 2013, it killed fewer than 100 people. A similar storm that hit the area in 1999, before early warning systems and evacuation plans were put in place, had caused 10,000 deaths (WB Studies).

Over the longer term, only rapid, sustained international action to reduce harmful greenhouse gas emissions will keep millions of people from being pushed back into poverty. And climate mitigation policies can be designed to help, rather than burden, the poor. For example, revenue generated by reforming fossil fuel subsidies could be plowed back into social safety nets. Data show if the resources currently used for energy subsidies in 20 countries were distributed instead as universal cash transfers, most people would benefit, and the poorest people - who consume almost no energy - would be the main beneficiaries.

For poorer countries, international support will be essential to support the measures needed. This is particularly true for investments in long-term sustainability, like urban transport systems and resilient energy infrastructure, which have high up-front

costs but cannot wait.

The potential costs of not acting are huge. The new World Bank report estimates that based on poor people's vulnerability to natural disasters, losses of crops, hikes in food price, and increased incidence of disease, more than 100 million people could be pushed back over the poverty line by 2030 - most of them in South Asia and Sub-Saharan Africa.

The stakes are high for the hundreds of millions of low-income people around the world who live in floodplains, along vulnerable coastlines, in fragile ecosystems, and on marginal agricultural land. Efforts should be continued to protect them.

Brief on Climate Change Finance

Climate change is a complex policy issue with major implications in terms of finance. All actions to address climate change ultimately involve costs. Funding is vital for developing countries to design and implement adaptation and mitigation plans and projects. The problem is more severe for developing countries like India, which would be one of the hardest hit by climate change, given its need to finance developmental issues like poverty eradication, food security, providing clean drinking water and sanitation etc. Most countries do indeed treat climate change as a real threat and are striving to address it in a more comprehensive and integrated manner with limited resources at their disposal. But financial ways and means must be found to enable developing countries to enhance their efforts in this direction, especially enhancing their adaptive capacity. Thus, climate change is an environmental issue, an economic cost, and a development issue.

Lack of funding is a large impediment to implementing adaptation plans. The scale and magnitude of the financial support required by developing countries to enhance their domestic mitigation and adaptation actions are a matter of intense debate in the multilateral negotiations under the UNFCCC (United Nations Framework Convention on Climate Change). The Convention squarely puts the responsibility for the provision of financial support on the developed countries taking into account their contribution to the stock of GHGs (Greenhouse Gas) in the atmosphere.

Multilateral development banks are playing a critical role in responding to the needs from countries, which amount to trillions of dollars for investments to help tackle climate change with demand expected rise for a range of services to help adapt and mitigate the impact of climate change. These include new renewable energy markets, cleaner transport services, drought resistant crops, coastal protection and disaster response. Public funding alone won't meet the climate challenge; increased funding from the private sector is vital (WB studies).

India's Actions

On its part, India is strongly committed to engage constructively and productively with the international community in the global efforts to preserve and protect the environment and collectively deal with our common global challenge of climate change. India is also committed to spend large resources through its planning process on meeting the domestic mitigation goal of reducing the emissions intensity of its GDP by 20-25% by 2020 in comparison with 2005 levels (GoI., 2015).

India recognizes that a strategy for addressing climate change has to be based on the strategy of sustainable development. This is reflected in many of the major programmes addressing climate variability concerns. Current Government expenditure in India on adaptation to climate variability exceeds 2.6 per cent of the GDP, with agriculture, water resources, health and sanitation, forests, coastal zone infrastructure and extreme events, being specific areas of concern.

India has prepared a comprehensive National Action Plan on Climate Change (NAPCC) with a view to achieve sustainable development with co benefit in terms of climate change. Eight focused national missions in the area of solar energy, enhanced energy efficiency, sustainable agriculture, sustainable habitat, water, Himalayan eco-system, increasing the forest cover and strategic knowledge for climate change form the core of National Action Plan on Climate Change (NAPCC) (GoI., 2015). Besides, there are several initiatives envisaged in the sectors pertaining to energy generation, transport, renewable, disaster management and capacity building that are to be integrated with the development plans of the Ministries. The Prime Minister's Council on Climate Change, set up in June, 2007 monitors the implementation of the National Missions and related actions in India.

Primarily out of its own concerns, India has chalked out ambitious plans and policies to tackle climate change and environmental issues that reflect India's strong will to address this global public bad. However, given the scarcity of resources and other competing demands, finding the matching resources is a challenge. The Expert Group on Low Carbon Strategies has also

stated in its Interim Report that aggressive mitigation cannot be achieved without substantial international financial support, both in terms of financial resources and technology transfer. Many countries could do more if additional finance and technology were available. Unfortunately, there is not enough evidence of support from the industrialised countries in these areas. Therefore, domestic momentum for addressing climate change also critically depends on multilateral negotiations and actual disbursement of long term finance promised at Cancun (GoI., 2015).

India: Companies Behind in Action on Climate Change

India's top companies are well behind some of their peers in taking action on reducing climate change emissions according to a recent report by KPMG. The survey of 70 Indian chief executives saw a majority saying that they had a clear strategy, or were developing such, to reduce carbon emissions - but the vast majority had not yet followed such plans up with action (GoI., 2015). A number of those that had taken action were making relatively small steps. India currently contributes around 4 percent of global man-made emissions, although its per head emissions are well below those of developed countries.

Though the new Companies Act, 2013, which made spending 2% of their profits on CSR mandatory, came into force only in April 2014, the last couple of years have seen a significant increase in CSR expenditure by firms. This can be attributed to the desire of companies to project themselves as socially responsible. The CSR expenditure by firms is affected by the industry to which they belong. Firms in polluting industries spend more on activities related to the environment, while firms in the iron and steel and power sector spend more on local community development, as their projects cause large-scale displacement. They also do it in the hope that it might prevent future boycott and protest movements (Rai & Bansal, 2014).

Until now, donations by firms were driven by their interests; it was arbitrary, and in some cases very small in comparison to the size of the firms. The CSR activities of the firms depended upon the nature of their industry and restricted to the area where the firm was located. This was largely driven by factors such as cost minimisation and "visibility" among the consumers. But this may change with the new law. Firms may be driven to diversify their areas of operation and part of population which had been left behind in the development process may gain tremendously.

A management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is a way in which companies achieve a balance of economic, environmental and social imperatives (Rai & Bansal, 2014).

CSR has been practiced by companies in the developed world in a big way. Most of the large private universities in the United States (US) were setup as a part of CSR activities undertaken by large corporates. A lot of multinational companies contribute towards the development of societies in which they operate. A most notable example is Shell, an Anglo-Dutch multinational oil and gas company, which supports the local communities in Nigeria. In India, large scale philanthropic activities were undertaken post-independence, which led to the setting up of some of the most prestigious institutions of professional

education. Companies also contributed by making donations to non-governmental organisations (NGOs) and their own trusts, which were deductible under Section 80 G of the Income Tax (IT) Act. However, the donations were not transparent and lacked accountability.

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Celebrating 18th Glorious Year of Academic Excellence !

SURYADATTA

Communication Challenges for Management Students

Sushant Chatterjee

Objective for writing this paper concerns the writer's experience of training B-School students who come from far flung places without being properly trained in business communication, and who seek a fruitful career for themselves. In the paragraphs below, he has tried to address communication challenges for students who have never exercised speaking in English since school / college days; and students who can communicate decently in English but suffer from stage fear, or have strong MTI (mother tongue influence). The article has been written on a first person narrative, as the article is an outcome of communication challenges which the writer has observed vis-à-vis his interaction with student communities, and personalised solutions to counter those challenges.

Being a trainer who has actively been part of various training and grooming sessions for various students and employees, the very first discreet enquiry I have received is about communication.

"How can I speak with confidence?"
"I find learning new words everyday quite boring"
"I feel rush of excitement and fear when I go toward the stage, and don't know how to stay controlled"
"I forget my points when I see my audience"

Methodology

With reference to the above discussion and most frequent queries I have been approached with, I would like to share some self-practiced suggestions to assist the student community. I have been a soft skills and behavioral trainer for close to 14 years. I have actively participated for various pre-recruitment assessments for ITES companies, where my consultations ranged from designing skill based recruitment assessment papers, and managing candidate selection operations on PAN India basis. I come with a background of training working professionals and IT / management students in various communications and pre-recruitment sessions, apart from training school teachers in concepts of Experiential Learning Cycle (ELC). A large number of my trainees have been students pursuing management courses. In this paper, attempts have been made to understand the communication challenges faced by most of the students from Tier 3 and below cities in India; and some self-practiced suggestions have been mentioned to

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assist the student community.

Problems of Indian Students Pursuing Professional and Management Courses

But before I start suggesting solutions, let me take some time and ponder on the actual problems Indian students pursuing professional and management courses face. I take the opportunity to discuss three major reasons, which impact negatively for students opting for management courses.

First Generation English Learners

Mr. Sahith Aula is a graduate of the University of Cambridge, The Sandra Day O'Connor College of Law and Emory University. He wrote a detailed research for the prestigious Forbes titled "The Problem With The English Language In India", published on 6th November 2014 (Forbes 6th November 2014). An interesting extract of his article mentions how roughly 30% Indians speak English – while only one-third among them has some semblance of reading and writing aptitude. That translates automatically that most of the students in India pursuing their basic and elementary education from schools have higher possibility of being first generation English learners.

They do not have proper English language training from point of view of articulation and usage. It is common in schools of a Tier 3 and Tier 4 city of India where students of elementary levels communicate in their mother tongue, and teachers try to bridge the gap through translations and by making students repeat through rote learning process. Since they are first generation English learners, they also don't get apt support from their parents who have never studied English. As such, most of our students don't get a supportive

ecosystem where they could communicate and express themselves comfortably. This creates problems when students undergo professional courses in management or IT and fail to communicate their perspectives.

Fault in Elementary Education

Unfortunately for our education system, rote learning is very prevalent from elementary level till graduation level. This is completely in contrast with the education patterns followed globally where objective type assessments are conducted – in contrast to the traditional and subjective type assessments. This impact negatively for a student undergoing professional courses, as he/she could not develop any proper response for any out-of-box case study or scenario. I usually enquire among the first semester students opting for management courses of how many among them have participated actively for debate, elocution or group discussion events throughout their school and college days. And in most cases, whopping 90 % students raise their hands! This tells us the fault doesn't lie with students. They simply weren't motivated to communicate or participate in competitive events during their school or college days which could have sharpened their communication skills. As a result, they contain stage fear and lack in confidence when they are pushed to prepare and deliver a PPT based presentation.

Lack in Guidance and Motivation

Communication is a very serious discipline, which, mostly in the Tier 3 and 4 cities of our country, gets identified only with the spoken aspect of language. Inadequate attention in other aspects of communication, vis-à-vis writing, reading and listening skills are not either encouraged among the student

communities, or even conducted in various state board syllabuses. In most cases, the teachers themselves have been found lacking in skills or expertise to train students in communication. This also gets attributed in low levels of confidence in student communities who grow up while not exercising all the aspects of communication and develop motivation to face audience while presenting his / her views. And as a result, they develop negative and wrong patterns of communication, which becomes part of their habit, and which they find very difficult to unlearn in later years.

Way Ahead: Learn to Unlearn

I have experienced the three above reasons to be the precursor of less-than-average-communication levels among the IT employees, or students pursuing professional courses. From point of view of pre-placement training, facing groups of students suffering from all the above indicated reasons provide lot of serious challenges; major being training the students for 2 year duration of their management courses! It is extremely difficult to make grown up students of age group of 20 to 24 to unlearn the wrong way they picked up their communication, and correct them simultaneously. This process also requires lots of time and patience to do a one-to-one mentoring on regular basis. And to make it interesting, our holidays in Indian education sectors, and semester breaks, cause gaps in the students' practice. As there is a saying, 'Skills unused are Skills lost'. Restarting from where you have left before is always a pain.

In the following paragraphs, I am going to describe the strategies which I usually use for my students. These are basically some suggestions which students can try at their convenience, and within the comfort zone of their rooms. These suggestions are practical, affordable, and can be practiced at one's comfort.

Developing Listening Skills

For management graduates aspiring for a fruitful corporate career, nothing is more blissful than listening to News Channels from 9 PM onward. I strongly recommend Times NOW's News Hour hosted by Arnab Goswami. This 1 hour will give you opportunity to see strong debates from field of Politics, Corporate Governance, International Affairs, and all other current affairs. Most importantly, students can see the distinct way conversations are held, counter arguments are made, and how strategic speakers scrutinize the topics through insightful analysis and suggestions. Students will also find how speakers handle heated exchange of arguments through calmness and tact. Especially from pre-placement training point of view, students can learn how one should handle oneself in group discussion scenarios. And the most important reason students ought to watch such a program is because they get to **hear** English language.

I have highlighted the word **hear** as it mentions one of the most important skill in communication –Listening Skills. Speaking from point of view of evolution, children start learning their native languages after they start listening first. They listen to sounds and then try to identify the sounds with object. For example, they listen the words 'pa-pa' and try identifying that with father; or listen to sound 'ma-ma', 'mummy' to identify mother; or 'mum-mum' for food. Listening skill is the first activity any active learners of languages utilise. For management students who actually hail

from a non-English background, listening to quality debates in an English language over a period of time will help them to understand language from point of view of comprehending the discussion, and appreciating the arguments. I would like to strongly underline that good listening skills will create a strong and robust platform for practicing Business Communication. Attempting to understand English, minus exercising Listening skills, would be counterproductive, and would take away the interest of learning English after some time.

Developing Effective Reading Skills and Vocabulary Enhancing Technique

English teachers in most of the ICSE, CBSE or State Board schools use this practice of making students read the text books in turns. Intention behind such activities has always been to make students reading-friendly. But this practice ends by the time students reach higher classes till their graduation levels. Though students still would prefer to read their text books for their exams, or newspapers, these are considered passive reading activities and can't be compensated for active reading which has lot of comprehension element as built-in factors.

Especially for my students who are first generation English speakers, or who have rarely practiced speaking in English, or who take lot of time to speak and struggle for words, I strongly urge them to read newspapers or any story book aloud for half an hour every day. This practice should always be continued for a month at least without break. Reading aloud continuously develops a strict and disciplined habit to read properly, where one would also be following the punctuation marks like comma, semi-colons, and colons etc. while reading. Besides, listening oneself reading aloud also makes us conscious about the common mistakes we make in terms of pronunciation of words, articulation and voice. Best speakers of English often record their voice while practicing their speech, so they could reflect on the delivery of their talk. This enhances confidence while they face an audience.

The biggest de-motivator of practicing Reading Skills is reading new words with unknown meaning and pronunciation. Many of my students expressed helplessness while they kept finding new words time and again in newspaper, which ended up killing their enthusiasm to read. I can understand the frustration that develops over a period of time when you can't continue reading without understanding meanings of each and every word. But I suggest a strategy that helps students to ease their frustration.

First of all, it is important to understand that it is difficult to know all words in English. Vocabulary in English, just as in any language, is very vast. One should stop trying to master all words by keeping a dictionary nearby. Best thing to do is to understand what the new word might be trying to say in the sentence. I encourage the students to find only five new words every day, check its meanings, and make five new sentences each of the words. This way, students start picking up five new words each day and keep on adding it to their vocabulary. Making sentences by using the new words ensure that students will never forget the words for a long time. Simultaneously, they got to use the newly learnt words in their communication as well.

Basic Grammar

Grammar plays major role in our communication which not only corrects us on our spoken aspect, but also gives us set of rules to follow. One bizarre thing I noticed that most of the management students don't know the number of parts of speech in English! This gives me an understanding how in higher classes in schools and colleges, grammar rules have not been drilled properly through examples and practical usage. In the long run, this starts scaring the students to speak in public or from writing a simple leave application.

Another thing I have noticed is when students of age group of 20 to 24 are introduced to grammar as a refresher course, they tend to get scared of learning the rules once again, as it comes in direct conflict with the wrong way they picked up English with all its grammatical incorrectness. What I advice students is to not to mug up entire grammatical rules but to focus on some essential and basic structures which will help them to communicate with people without any inhibition. Confidence in our speech and writing develops when we follow set of rules. For any learner of English, and as part of refresher course for grammar, I suggest the students to at least understand some important grammar usage and the reasons they are important, which I am mentioning below:

- **Parts of Speech:**

  o Noun: Name of place, thing, animals. Understanding types of nouns as common, abstract, collective and proper.
  o Verb: All the action words in English. Knowing verbs help us to mention anything with respect to tenses as in present, past or future. Understanding of verb also helps us to pitch our sentences from point of view of making transitive or intransitive sentences.
  o Adjective: Words that qualify noun.
  o Adverb: Words that qualify verb, adjective or another adverb.
  o Preposition: Words which tell us the position of nouns.
- Articles: Understand of usage of 'a', 'an', 'the' in the sentences.
- Punctuation: Usage of comma, colon, semi-colon, inverted commas and full stops.
- Types of sentences: Assertive, imperative, interrogative and exclamatory.

Conclusion

Understanding and practicing the above mentioned interventions will help students to practice and improve their language communication to a very great extent. These are self-practiced activities which students can do on their own. Of course they would require a communication trainer to help them in grammar and correct their speaking abilities; but overall, the activities above will support a student to work on the flaws of his / her communication and develop self confidence to talk. Once students achieve the above mentioned strategies over a period of time, they get ready to prepare themselves for Presentations, Group Discussion and Interview sessions.

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Employee Satisfaction Can Lead To Employee Engagement: A Study

Dr. Pralay Kumar Ghosh & Aishwariya Khanwelkar

Introduction

Over 35 million people are employed in the construction industry in India, making it the second-largest employer in India ((Mohideen, 2015). In the construction industry majority employees are on a contractual basis and the workers are exposed to risks like occupational health and safety that differ from the general industry. Further, construction workers in India are not organized and their jobs are not secured. Due to availability of large numbers of migrant workers who are willing to work at lower wages, their wages are also low which indicates a dissatisfactory state of construction workers in India ((SEWA, 2000). Against the above backdrop, a study was undertaken in small housing enterprises private limited in Pune, to understand how the level of employee satisfaction could lead to employee engagement in a construction company. The said company came into existence in 2005, and has completed four housing and commercials projects successfully.

Objectives

The main objective of this report is to study the following:-
1. To examine the factors responsible for job satisfaction of an employee in a construction company.
2. To understand the challenges faced by HR in employee engagement.
3. To study the employees attitude and perception towards the organisation.

Literature Review

There exist a number of research studies on the subject of Employee Engagement. A paper (Sandeep Kular et al, 2008) has carried out an excellent literature review on the subject. Engagement goes beyond satisfaction and it occurs when one finds meaning, autonomy, growth, impact, and connection in what one does.

According to (Kahn, 1990) engagement means to be psychologically and physically present when occupying and performing an organizational role. Effective organizations should have a culture that encourages employee satisfaction (Bhatti & Qureshi, 2007). Employees are more loyal and productive when they are satisfied (Hunter & Tietyen, 1997),

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and these satisfied employees affect the customer satisfaction and organizational productivity (Potterfield, 1999).

Most often employee engagement has been defined as an emotional and intellectual commitment to the organisation (Baumruk 2004, Richman 2006 and Shaw 2005) or the amount of discretionary effort exhibited by employees in their job (Frank et al 2004). Although it is acknowledged and accepted that employee engagement is a multi-faceted construct (Truss et al, 2006) define employee engagement simply as 'passion for work'. Engagement is important for managers to cultivate given that disengagement or alienation is central to the problem of workers' lack of commitment and motivation (Aktouf, 1992).

A highly engaged employee will consistently deliver beyond expectations. Based on review and previous research findings, it can be assumed that the variables that affect employee satisfaction can broadly be classified under two heads Vis-a-Vis organisational and personal. The Organisational variable will cover Organisation Development, Policies of Compensation and Benefit, Promotion and Career Development, Job Satisfaction, Job Security, Working Environment & Condition, Relationship with Supervisor, Work Group, Leadership Styles; whereas Personal variables would cover Personality, Expectation, Age, Education, and Gender differences.

Research Methodology

Primary data was collected from the respondents by administering a structured questionnaire and also through observation, interview & discussion with management. Some of the questions for which response sought included: Advocacy, Pride, Self-fulfilment, Compensation, Culture and Safety & Security.

The survey covered some 30 employees out of total 52 employees employed in the organisation.

Data Analysis and Findings

Analysis of data so collected reveals that

- 73% of the respondents felt good coming to work.
- 68% responded that manager inspire the employee.
- 100% respondents felt proud to tell people where they work and the most common reasons revealed by them were - good overall working environment, company supporting in personal growth, and serving with a recognised organisation. It may be worth mentioning here that for most of the employees this was their first job.
- 63% of the respondents had all the tools they required to do their job effectively.
- Though 74% of the respondents revealed that they had been assigned well defined job profile, duties & responsibilities, some 26% were not assigned well defined job profile & the duties & responsibilities were not clearly communicated to them always.
- About 58% of the respondents revealed that they felt valued/appreciated/rewarded for the work they did, while 32% respondents sometimes felt valued/appreciated/ rewarded for their work, 10% of respondents didn't feel valued/appreciated/ rewarded for their work.
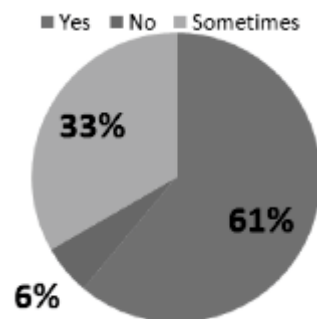- 84% of the respondents revealed that they felt safe & secure at their

workplace.

- 68% of the respondents felt a sense of belongingness & feeling of acceptance towards their company.
- 48% of the respondents revealed that they felt very happy in the work that they do, while 47% of the respondents felt somewhat happy & 5% of the respondents were not too happy in the work they did. The reasons for their unhappy state were the following:- Require better salary, less appreciation, lack of trust, lack of proper coordination and future planning.
- 79% of the respondents revealed that they felt that they were treated fairly at the organisation while 21% of employees felt that they were not treated fairly at the organisation.
- 68% of the respondents revealed that their superiors were ready to clear their doubts & help them in improving their performance, while 21% of respondents revealed that their supervisors only sometimes cleared their doubts & helped them in improving their performance & 11% of the respondents revealed that their supervisors were not ready to clear their doubts & help them in improving their performance.
- 84% of the respondents revealed that they were satisfied with their working environment, & 11% of respondents revealed that they were sometimes satisfied with their working conditions, while 5% of the respondents revealed that they were not satisfied with their working conditions.
- 63% of the respondents revealed that they follow the rules & regulations set for them by the management while 37% of the respondents revealed that they sometimes followed the rules & regulations set for them by the management.

Job Security
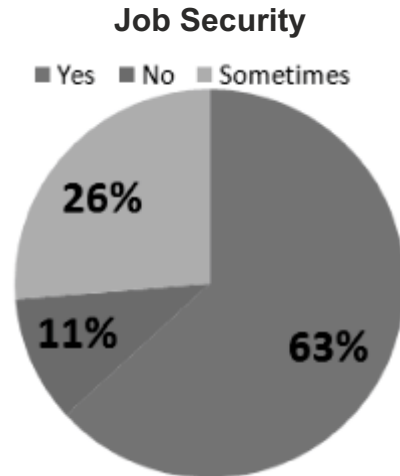
63% of the respondents felt that their job is secured while 26% of the respondents sometimes felt that their job is secured & 11% of the respondents revealed that they didn't feel secured in their position because of the reason that they were not clearly communicated about the state of their job whether it was permanent/ temporary.

Opportunities to Use Skills

On the question whether employees get opportunities to use their skills and abilities to the fullest 61% of the respondents revealed that they got opportunities to use their skills & abilities to the fullest & 33% of the respondents revealed that they sometimes got opportunities to use their skills & abilities to fullest, while 6% of the

respondents revealed that they didn't get any opportunities to use their skills & abilities to fullest.

Satisfaction in the wages paid
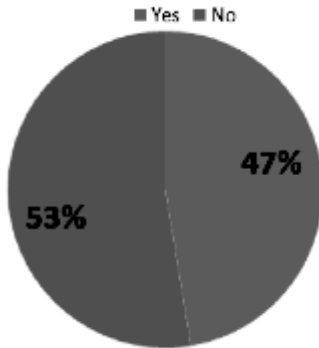
53% of the respondents revealed that they were not satisfied with the wages paid to them & felt that they deserved much more salary than their present, while 47% of the respondents revealed that they were satisfied with the wages paid to them.

Nature of Job
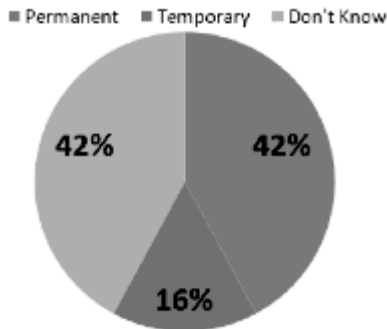
42% of the respondents weren't clearly communicated if their job was permanent/temporary in nature; they got a confirmation letter from the company at the date of joining, while the 42% revealed that their job was permanent & 16% of the respondents revealed that their job was temporary.

53% of the respondents revealed that they sometimes freely expressed their

views with the management & vice versa, while 42% of the respondents revealed that would freely express their views with the management & vice versa & 5% of the respondents revealed that they never expresses their views.

Good Relation with Reporting Manager
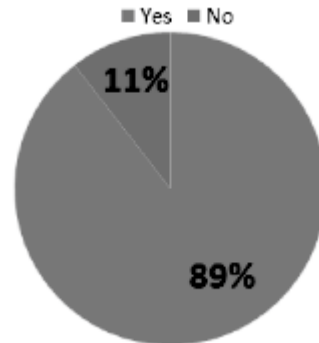
89% of the respondents revealed that they had good relation with their reporting manager while 11% of respondents revealed that they didn't have good relations with their reporting manager.

Financial Benefits
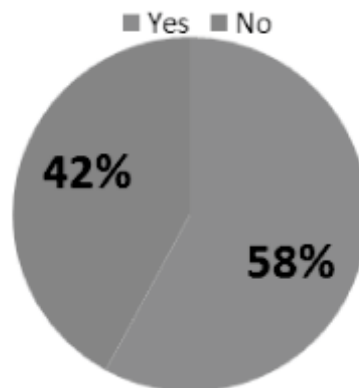
58% of the respondents revealed that their organization did provide financial benefits like PF while 42% of the respondents revealed that their organization did not provide any financial benefit which shows the lack of transparency in the sharing of

information with the employees.

Problems with Management

63% of the respondents revealed that they didn't have any problems with the present management setup, while 37% of the employees revealed that they had problems with the present management setup.

74% of the respondents revealed that they would definitely recommend their manager to a friend as a great person to work with while 26% of the respondents revealed that would not recommend their manager to a friend as a great person to work with.
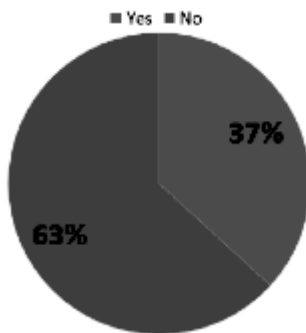
From the findings it can be concluded that the environment for the growth of employees is not conducive & not at par to meeting their requirements. Major area for change as recommended by most of the employees is that there should be some flexibility in the rules & regulations as they felt that the environment is too strict & disciplined.

There are about 57 employees working at Sarthak Housing but only one HR professional is handling all the administrative & HR activities. There is need of self-improvement so employee should be updated by giving different types of training. More number of HR executives should be recruited to enhance better coordination amongst

employees. Job enrichment /enhancement has not been done and most of the employees felt that their work is monotonous. Almost all employees said that they have good relation with their superiors. The employees who said that they do not have a good relation were either the ones who do not do their work very well or those who don't want to follow orders. All the respondents felt proud to tell people where they are working and the reasons were that for most of them it was their first Job and the organization was a recognized one. About 87% respondents answered that they were satisfied with the working environment. Rest were dissatisfied for the reasons like boredom, not so attractive payment, lack of job security and lack of goal congruence. Most of the employees are not satisfied with the rules implemented by the management regarding leave encashment, PF and Leave policy. Further they felt that Rules are rigid and not flexible. Company Policies are not transparent and copies are not shared with the employees. It may be pointed out here that certain employees were hesitated in providing right answer to some "sensitive" questions since they feared if it is known to their seniors it may go against them. Thus some of the responses may be biased/ influenced because of the fear of their bosses. Perhaps, the responses obtained from the employees belonging to senior category were more reliable and to the extent nullified biases. There exist a lack of communication between juniors, subordinates & the management. To reduce communication gap between the Management and their subordinates there should be an atmosphere of openness and fairness. They can reduce this gap by meeting junior staff members at regular intervals. Management should spend sufficient time with subordinates to understand

problems and bring in more clarity in role of each subordinate and monitor it with regular intervals. While working as a group, every employee's opinion should be considered. It is observed that employees are not happy with the decision making process in the organization. Rules set up by management are directly implemented without considering consent of employees. There should be more participation of subordinates in the decision making process. The decision making process should be quicker. This will help for team building and mutual trust within the organization.

Conclusion

It is evident from the foregoing analysis that research or study on employee engagement or employee satisfaction continues to draw the attention of the employers and an array of studies exists. Nonetheless relatively little is known about the real reasons or what drives people to switch over to other companies. At present, there is no consistency in definition. However, what does come to light is the link between engagement and satisfaction. If an employee is thoroughly engaged and enjoys their work, they deliver as extremely satisfied employees.

The findings signify that most employees are satisfied with their jobs. However, Senior Employees were not that satisfied because of their individual growth and Promotion, that they have not been given post being with the company for more than four years. In addition to this, interpersonal relations could be improved for smooth working of the company. The main reason for dissatisfaction amongst employees is in terms of pay, apart from no distinction between the newly appointed employees and experienced employees. Also

management should take efforts in communicating appropriately the decisions taken which affect the stakeholders for future implementation in the organization.

The paper further concludes that mere conducting employee engagement activities in the organization is not sufficient to attain engaged employees as many other factors play a major role in helping to increase the involvement of employees in their organisation. If the environment of the organisation is not conducive to the growth of the employees & not at par in meeting their requirements then it calls for a change in the culture of the organisation. Changing culture is very difficult as that is built through practices and tradition over the years. The results confirm that there is a significant relationship between the five factors namely Organisation's Culture, Leadership, Career Development, Compensation benefits, and Quality of work life balance with the Employee Engagement. Amongst all five factors, three factors, namely Compensation benefit, Leadership and Organisation's Culture are found to be the most influencing factors to employee engagement in among the employee working in construction sector.

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Skill Development for Management Students for Employability Enhancement

Neha Inamdar

Introduction

Employability is improved by a good academic record plus skills and attributes that enable the student to adapt and manage the constantly changing and dynamic work environment. The transferable skills needed by an individual to make them 'employable', along with good technical understanding and subject knowledge, employers often outline a set of skills that they want from an employee. They are team working, problem solving, self-management, knowledge of the business, literacy and numeracy relevant to the post. ICT knowledge, Good interpersonal and communication skills, ability to use own initiative but also to follow instructions and leadership skills where necessary are important requirements of the employers. There are enormous opportunities available in India for the Management students but somehow the management students fail to cope up with the industry expectations. This paper focuses on the opportunities available for the management students. This will also help the students to plan their career. Recently the Government of India has launched new initiatives such as Make in India, Skill India, and Digital India. These schemes will lead to have huge requirement of the skilled human capital by 2020. This will be possible if the Management Institutions with the joint efforts from Industry can work out and set a Think Tank Cell to understand the opportunities available and identify the skill gap to grab the opportunity.

Objective of the Study

1. To understand the skills and competencies required for Employability of Management students.
2. To understand the employment opportunities available in present and also to make out the future possible opportunities.
3. To suggest the remedial solutions for improving the Employability.

According to National Employability Report, MBA Graduates 2012 employability for management students range between 10–20% for roles involving client interaction, it remains below 10% for any functional role in the field of HR, Marketing or Finance. For instance, only 7.69% MBA-finance students are employable in the BFSI sector, which has created a very large

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number of jobs in the last decade. Whereas 32% management graduates lose out because of lack of English and Cognitive skills, at least 50% students are not employable in functional domains for lack of knowledge and conceptual understanding of the domain. Given that the fundamental idea of management education is to impart functional skills to students, this calls for an urgent intervention.

Various studies (FICCI Knowledge paper, 2012; Smith J.A., Mc Knight A. and R. Naylor, 2000) have been carried out to find out the employability skills. Some of the skills are mentioned below,

Verbal Communication: Able to express your ideas clearly and confidently in speech.

Teamwork: Work confidently within a group.

Commercial Awareness: Understand the commercial realities affecting the organization.

Analysing & Investigating: Gather information systematically to establish facts & principles.

Initiative/Self Motivation: Able to act on initiative, identify opportunities & proactive in putting forward ideas & solutions.

Drive: Determination to get things done. Make things happen & constantly looking for better ways of doing things.

Written Communication: Able to express yourself clearly in writing.
Planning & Organising: Able to plan activities & carry them through effectively.

Flexibility: Adapt successfully to changing situations & environments.

Time Management: Manage time effectively, prioritizing tasks and able to work to deadlines.

Other Important Skills

Global Skills: Able to speak and understand other languages. Appreciation of other cultures.

Negotiating & Persuading: Able to influence and convince others, to discuss and reach agreement.

Leadership: Able to motivate and direct others.

Numeracy: Multiply & divide accurately, calculate percentages, use statistics & a calculator, interpret graphs & tables.

Computing Skills: Word-processing, using databases, spreadsheets, the Internet & email, designing web pages etc.

Self Awareness: Awareness of achievements, abilities, values & weaknesses & what you want out of life.

Personal Impact/Confidence: Presents a strong, professional, positive image to others which inspires confidence & commands respect.

Stress Tolerance: Maintains effective performance under pressure.
Integrity: Adheres to standards & procedures, maintains confidentiality and questions inappropriate behavior.
Independence: Accepts responsibility for views & actions and able to work under their own direction & initiative.
Developing Professionalism: Pays care & attention to quality in all their work.

Supports & empowers others.

Action Planning: Able to decide what steps are needed to achieve particular goals and then implement these.

Decision-Making: Determines the best course of action. Evaluates options based on logic & fact & presents solutions.

Interpersonal Sensitivity: Recognizes & respects different perspectives. Open to the ideas & views of others.

Creativity: Generates & applying new ideas & solutions.

Table 1: Statistics of Sector wise Employability Skill in India

S.No.	Sector	Demand (in Millions)	Skill Level Break-up
1	Auto	2-2.5	Specialised skills – 5% level II&I – 25% & 30% Minimal education skillable – 40%
2	Construction	15	Specialised skills – 2% Level II&I – 11% &12% Minimal education skillable – 75%
3	Retail	4-5	Specialised skills – 6-8% Level II &I – 32-43% & 45-50% Minimal education skillable 10-15%
4	Healthcare	4-4.5	Specialised skills – 10%Level II&I 40%&16% Minimal education skillable – 34%
5	Banking & Financial services	4.5-5	Specialised skills – 5% Level II – 15 Minimal education skillable – 65%
6	Creative Industry	0.5 - 0.8	Specialised skills – 5% Level II&I –20%&65% Minimal education skill able – 10%
7	Logistics	Drivers:51 Mn	Warehouse Managers: 8000
	Total	**81- 83.8Mn**	

Source: International Journal of Advance Research in Computer Science and Management Studies Volume 3, Issue 3, March 2015 pg. 353-360.

If we carefully see the above figures we can easily make out that currently we are lagging behind with technical skills. The demand is more and supply is limited.

In future India has the world's youngest work force with a median age way below that of China and OECD countries. Half of the population of India was younger than 25 in 2010. It will change to half the population being under 28 in 2030, making India a very young country for the next 20 years.

Findings

1. Majority of the management students are not employable.
2. Communication skills specially English and the presentation skills are the basic areas of improvement.
3. There are various opportunities available in the market but students are not able to take it up and also fail to sustain.

4. India has potential to be India to fulfill its internal demand of skill manpower, but also cater to the labor shortage in other countries.

5. The government is taking proactive steps to fill the existing skill gap in order to leverage its position as a supplier of skilled manpower to the world.

6. Students are not planning their career.

Suggestions:

1. Institutes should take sincere efforts for guiding the students to plan their career. The students must be exposed to the corporate life by various live projects and internships.

2. B- Schools or Management Institutes should set up a "Think Tank" with the joint efforts from their Industry tie ups to continuously evaluate and upgrade the skill level in view of grabbing future opportunities.

3. Students must be given an opportunity to think out of the box and develop some innovative skill sets.

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Privacy & Security Issues and Protective Measures in E-Commerce

Dr. Archana Wafgaonkar

Introduction

People will not accept and use the technology unless it is reliable and their funds and goods are secure and transferred without any problem. The best example is of the pharmaceutical industry. In case of pharmaceutical industry working relationship is established between different partners, suppliers and the users due to e-commerce by following standardized guidelines which in turn brings wholesalers, manufacturers, and group purchasing organizations, drug chains and claim processors together. The relationship can be maintained provided security and privacy is maintained. The database of the patients and professional classification of practitioners would be at risk. The patients visiting the doctors on the web should be aware of the information that they are sharing and the impact of it. Research groups and non clinical professionals will also face problems due to the privacy and security. Secure Socket Layer is a protocol that secures connections to the server protecting the server from illegal use. Secure electronic transaction (SET) is another protocol for browsers and credit card control. [1]
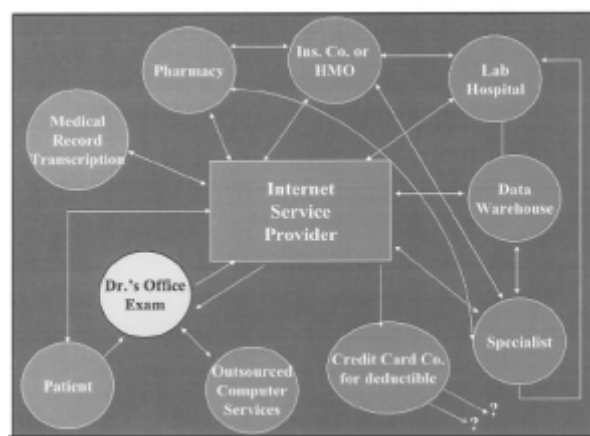
The use of internet is rapidly increasing and its expansion in the conduct of business has made business faster and easy. Till now self regulation was the only method to run business with the use of internet. Privacy is achieved by self regulation and information control. US trade body the direct marketing association has stated some guidelines for online marketers which are as follows:

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Privacy & Security Issues and Protective Measures in E-Commerce

1) The visitors should be notified when third-party ad servers are collecting information during the visitor's time on that site.

2) The companies should provide the name of their ad servers and should give a link to get more information & should allow them to exchange personally identifiable information.

Privacy Regulation

Privacy Regulation has controlled unsolicited emails, SMS, other electronic communications & website cookies. Privacy regulation prohibits direct marketing by all the subscribers. The e-mail should contain sender's identity and valid 'unsubscribe' address. Privacy regulation should also allow storing the information or should give access to clear and comprehensive information in website cookies.

Giving numerous technologies for informing consumers and environment of trust plus nongovernmental consumer protection for cross border transactions will lead to the global e-commerce growth [2].

E-commerce use will grow with its availability and trust in its capability to be inexpensive, impartial, transparent and timely. Computer education and establishment will make online trade sites like Square Trade successful. Promotion of online ADR (alternative dispute resolution) will prove the better solution than dealing with some juridical issues. Online transactions lack trust because of purchasing from foreign company who is unknown, unrecognized to the buyer.[2] Cross border services are limited on internet due to the fact that they are important and confidential services of the nation. For example

regulations in telecommunications and delivery are aimed at monopoly providers with universal service obligations, regulation in financial services are aimed at economic stability. Improved technology and global competition will overcome this problem. Governments should consider current and future negotiation rounds of GATS and make efforts to expand cross border service trade. In addition, regulations like license, requirement of office for ISP, differentiate against cross border delivery of services over the internet should be handed over to the WTO.[2]

Content Restrictions on Websites

Government Restrictions on the different websites are imposed for different categories such as U.S. government do not allow marketing directly aimed at children. China government does not allow its citizens to view web sites of new organizations that have not been approved by the government. Comparatively United States has attempted relatively little regulation of content on the internet for the security purpose. These issues are not only economic but also involve deeply held values and beliefs. Consistent treatment is the answer to valid international internet access and commerce. Only the cross border issues should be allowed to ban. Social and political issues should not be allowed to be banned as they will impose additional restrictions on the internet plus it will impose additional burden on the government. The restrictions should be imposed only on the entities over which it has prescriptive jurisdiction. Technological solutions are in development to find the exact location of the visitor. New laws should be created for internet and unauthorized access which would result in increase in trades.

Illegal business can lower the internet power. Scam artists can spoil the privacy and trust. Fraud is not recognizable because buyers can not examine and touch the product. The person can disappear and reappear again on internet. Scam artists can escape punishment using jurisdiction issues. Legal thing one country may be illegal in another country. Hence illegal businesses are formed in other countries with the use of gambling sites which are based mostly in developing countries. The solution to this is public education and restrictions to customers. Global B2C e-commerce will not have major economical impact on sanctioned nations for example Iraq will be able to sell crude oil to sanctioned nations on the internet. It can be used as a foreign policy tool. But still the problem of cyber havens will make WTO members to form new appropriate laws.[2]

Governments with strong legal systems to govern the Internet can facilitate the growth of global e-commerce, while keeping the problems associated with cyber havens to a minimum.

Improved technology has improved the quality of daily life. But there are many problems associated with it. New technology has created new means to move store and liquidate funds which are not detectable. Illegal activities can not be stopped to prevent exploitation. Telecommunication technology and illicit financial transactions is the area of concern in this respect. The Financial Action Task Force (FATF) is an intergovernmental body that works internationally to combat money laundering and terrorist financing (ML/TF). FATF is recently working on the new payment systems NPMs, NPMs known as e-money, digital or e-cash which is the transfer of money on the internet, cellular phones or other electronic methods. E-cash is benefited as it is easily transferred without any trace.

Internet Payment Services

Common examples of NPM's include the following:

Credit card: Credit card in e-commerce has many problems like – 1) If the merchant has only web presence, the customer needs to be reassured that the merchant is authentic.2) Customer signature can not be physically verified. Customer needs electronic signature. 3) Secrecy of credit card number should be ensured. 4) Dispute settlement mechanism does not exist.

Electronic check payment: Check based transactions are generally between businesses, special hardware is attached to PC's for signing payments. Signature is encrypted by hardware. Authentication of public keys is done by certifying agencies.

Payments of small amounts on internet: Using Netbill system information is delivered and customer is charged after the delivery. Vendor is paid after the delivery.

Electronic Cash: Used for small payments, secrecy of cash is maintained and it is not traceable. DES (Digital Encryption standard) is used for this transaction as it is cheap and amount is small.[2]

Security Procedures

When transferring the information on the net, it is not secure as it may be changed by the hackers. Hence the proper methods should be applied to secure the

data also when a company sends or receives any information the authenticity of it should be tested. It should be checked that the information is not altered by the snoopers. The companies net should be protected from the outside attacks. For these precautions we need digital signature for the authenticity and firewall to protect the outside attack on the intranet of the company from the viruses.

Network Security using Firewall: Firewall is a security device which acts like a filter between intranet of the company and the internet to protect the information of the company restricting the type of traffic it will pass thus providing security. Simple firewalls may be implemented for some routes called packet filtering firewalls.

Proxy Server: Proxy application Program is the program running on the firewall machine protects the data of all the members of the organization. These programs allow only certain browsers, websites and use of some protocols. It acts as a server as well as client for certain requested systems. It uses proxy agents like FTP, HTTP and TELENET etc. It is a initiator of all sessions and knows every activity thus ensuring security. Firewall replaces all the addresses of the company for which the service is requested with its own address. Because of proxy server others on the internet only see firewalls address all other addresses of the organization are hidden.

Firewalls however has a major limitation like tunneling, data driven attacks and the existence of viruses. Advantage of firewall is that free up internet bandwidth and uses one IP address. The disadvantage of it is difficulty in using new internet tool. Proxy servers are used in areas like marketing, selling, payment

collections and they ensure the necessity to servers and close detrimental direct access to potential information on the net and also restrict custom configuration with respect to demilitarized zone (DMZ) [3]

Digital authentication Technology: is the means to security by providing a mechanism of trust for on line transactions. The technology includes digital certificates which are issued by certification authorities.

Data Encryption with Secret Keys

A process of converting the information from readable to unreadable format is known as encryption. When the information is fully transferred from source to the destination it should be again converted to the readable format from unreadable format. This process of converting the data from unreadable format to readable is called decryption. Decryption is the reverse of encryption. Plain text is the data in its natural form. Transformed data is a data known as cryptogram or cipher text.

Digital Signatures: Digital signature certifies that the document was not altered after being digitally signed by A.

Digital Certificates: It provides security to the consumers and online stores by giving confidentiality and authenticates the participants on both ends of an online commercial transaction. It also authorizes online credit card payment.

Certificate Authorities – Trusted third parties: The reliability of any digital certificate depends upon the Certifying Authority (CA) that issues and provides services for that certificate [4]

Some Advanced Security Techniques:

These techniques are used for the security on the internet.

SSL: SSL stands for "Secure Socket Layer" It is widely accepted data encryption protocol for internet data transmission. It encrypts data transmission between user side computer and the server. It is easy to implement and low cost.

SET: It stands for "Secure Electronic Transaction" developed by SETCO. It is a secure pipeline. It validates and protects all the parties in an electronic transaction.

Areas of Internet Security

1. Communication Security: The information passing through the communication channel is easily accessible. This information can be easily modified or changed. Encryption is the best solution to protect the information. The services offered include HTTP servers, SMTP servers, FTP servers.

2. Server Security: The server security is important as it contains commerce website and the confidential information like credit card details, identity of the customers and amount of purchase. This information may be destroyed. When the server is attacked the site may be disturbed. Server security solutions are available to prevent breaching. UNIX server is usually protected by using HT access protocol.

3. Transactional Security: It includes non shipment of goods by merchants, non payment of goods dispatched and fraudulent orders etc. Numbers of solutions of this security are available. E.g. payment gateway which checks for the credit card details, checks whether the funds are available. It keeps a check whether the funds are credited to the merchants account before the shipment. Secure electronic transaction is a new protocol.[5]

Apart from this there are various threats due to it the information on the internet is considered vulnerable due to: 1) Weaknesses in implementation of protocols and software. 2) Weaknesses in system and network configuration.

There can be different types of trials by different users to find password like:
1) Probe – These are the attempts to gain access to the system.

2) Scan –This is nothing but large number of attempts or probes done using automated tool.

3) Account compromise- Unauthorized use of computer account by someone other than account owner.

4) Root Compromise – It is similar to account compromise, but only differs in account that has been compromised has certain privileges. Due to this a serious data loss, data theft or theft of services can occur.

5) Packet Sniffers - It is a program which captures data from information packets while they are passing through the network. Data can be username and password or it can be proprietary information which passes through the network in encrypted format.

6) Denial of Service – This service prevents users from using the service. Attackers can flood the whole network with large volumes of data or deliberately consume a scare resource such as process control blocks or pending

network connections. They can destroy physical components of the network or corrupt the data while transferring the data.

7) Exploitation of trust- Computers connected through network are in trust relationship with one another. If the attacker hides his identity and pretends that he is using trusted computer they can gain unauthorized access.

8) Malicious Code- This are the programs which cause undesired results on the system when executed. Trojan Horses, viruses and worms are the examples of malicious code. Worms are the self replicating program while worms need some action by the user. Trojan Horses are the programs which are hidden in another program which the user alters.

9) Infrastructure attacks – These are due to the infrastructure instead of specific system. 8) Phishing Scams- It is an email which is official communication from legitimate website which tricks people and acquires sensitive information by login into your account.[6]

10) Spyware – This is a program installed on your computer that sends information about you and how you use your computer to a third party without you being aware of it.[6]

11) HTTP cookies - It is data stored on a user's computer which gives you automatic access to websites or web features, or other state information required in complex web sites. It may also be used for user-tracking by storing special usage history data in a cookie, and such cookies—for example, Google Analytics cookies are called tracking cookies.[7]

The solution to this is security policy which covers following aspects-1) High level description of the technical environment to the site. 2) Risk Analysis of the site 3) Guidelines to system administrator on how to manage the systems. 4) Definition of acceptable use for users 5) Guidelines for reacting to any problem with the system.[8]

Site security can be obtained by two types of models-1) deny all – All the services are denied and then are enabled on selective basis one by one. This can be done by giving clear text password, cryptographic checksum or encryption method. 2) Allow all – is based on the logic of simply turning all services with the default at the host level and allowing all protocols to travel across network boundaries with the default at the router level. Here all the services are denied at the host or the network level. This is a much secure method but it is less secure.

In addition E-mail security can be provided by minimizing spam by -1) avoiding harvesting of addresses on the net 2) Educating users 3) Use E-mail filters 4) Use blacklist (list of known spammers) services 5) Use whitelist services where while list is the list which gives a list of bona fide e-mail address that are likely to be needed to contact people.6) Use of antivirus software.[9]

Privacy regulation controls e-commerce by regulating the use of unsolicited e-mail, SMS and other electronic communication methods and the use of website cookies. Privacy regulations restrict sending unsolicited e-mail to individual subscribers without his prior permission (not the corporate subscribers) unless he himself wants to communicate. Privacy regulation also restricts educational establishments the access to the information or storing of information on the terminal equipment like website cookies.[10]

Conclusion

Giving numerous technologies for informing consumers and environment of trust plus nongovernmental consumer protection for cross border transactions will lead to the global e-commerce growth. Governments with strong legal systems to govern the Internet can facilitate the growth of global e-commerce, while keeping the problems associated with cyber havens to a minimum. Potential exploitation of NPM's by criminals and terrorists is a global problem, it should be properly addressed till then self regulation will be the only solution to this problem. Privacy regulation controls e-commerce by regulating the use of unsolicited e-mail, SMS & other electronic communication methods and the use of website cookies. Privacy and security of the data on the internet will increase the trust in the customers and merchants leading to progress of e-commerce. Different methods of security and fraud management techniques should be utilized in order to increase the business on the internet using e-commerce.

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SURYADATTA

ECO HOTELS

Vandana Malhotra

Introduction

Environment is defined as 'the complex of physical, chemical and biotic factors (as climate, soil, and living things) that act upon an organism or an ecological community and ultimately determine its form and survival'. It includes land, water and air. Our environment is rapidly becoming polluted and our energy resources are fast depleting. The concern for the environment is thus increasing all over the world.

Ecology refers to our eco system and natural balance. It includes defense and protection of nature and environment. Many individuals and organisations have realised that if steps are not taken towards the preserving the environment today our future generations will suffer because of our negligence.

Tourism as an industry helps in the economic development of a country. It provides employment and brings in foreign exchange to the county's coffers. Although it is an extremely profitable enterprise it is also accompanied by many negative environmental and social impacts. These include:

• Air noise and water pollution
• Degradation and depletion of natural resources
• Biodiversity loss
• Labor issues
• Encroachment and overbuilding

The hotel industry forms a large part of the tourism industry and if not managed properly, it can be detrimental to the social and natural environments within which it functions. Hotels use huge amounts of energy, generate tons of waste and are also very wasteful. Apart from consuming huge amounts of resources, the wastage also increases the operational costs of hotels unnecessarily.

The three key areas of environment which are affected are energy, water, and waste. The hotel industry too has started recognising the fact that they have to take measures to decrease the impact of their operations and activities on the environment. Ecological hotels, eco hotels or green hotels are hotels which are trying to reduce their impact on the environment by going 'green'. They are earth friendly or eco sensitive hotels that feature innovative and imaginative programs for conserving natural resources, reducing waste, minimising pollution and maximising sustainability.

The paper thus describes the strategies being adopted by the

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hotel industry to regulate waste, water, greenhouse gas emissions and energy use. It also introduces to the reader that there are agencies which help certify the hotels which are taking steps to become environment friendly.

Agencies like Concept Hospitality Pvt. Ltd. have entered into a MOU with HVS Eco Services (the certifying agency for environmentally sensitive hotels) to facilitate growth of Ecotels in Asia and particularly India. Ecotel is the `Hallmark of Environmentally Sensitive Hotels'. Concept Hospitality Pvt. Ltd. operationalises the certification and markets the brand. The ECOTEL® Collection is an exclusive group of international inns, hotels and resorts that define the concept of environmental responsibility in the hospitality industry. All Ecotel certified hotels must pass a detailed inspection and satisfy stringent criteria set by environmental experts Concept Hospitality website).

Objectives

1. Study of the environmental and social impact by the hotel industry.
2. Study of the measures the hotel industry is taking to reduce the impact on environment.
3. Urgency for all hotels to become environmental friendly.

Methodology

The study is based on secondary source of data. The referred material has been sourced from websites and hotel brochures.

Environmental and Social Impact of Hotel Operations

In the hotel industry, activities such as the construction of buildings and landscaping, cooking and disposal of waste, of water and energy, tend to affect the environment adversely if not managed properly. Hotels use large amounts of water, energy, chemicals, supplies and disposable items. They also generate a lot of waste, such as waste water and solid waste.

Energy: Hotels generally use more energy per visitor than local residents, as they have facilities which use up a lot of electricity such as bars, restaurants, and pools, and have more spacious rooms. Studies have determined that a hotel emits an average 20.6 kg of carbon dioxide per night. Excessive energy use is extremely costly. The average energy consumption per hotel room per night is somewhere around 130 mega joules.

Waste: Hotels generate tons of waste every day. Waste generation is one of the most visible effects on the environment. One estimate identified "that an average hotel produces in excess of one kilogram of waste per guest per day". Approximately 30 percent of waste in hotels can be diverted through reuse and recycling.

Water: Tourists and residents alike require a clean and dependable supply of water for survival including drinking, cooking and cleansing. However, water is integral to the amenities usually expected by tourists, such as swimming pools, landscaped gardens, and golf courses. Water also supports industries such as agriculture that support the tourism industry. Thus, tourists demand more water than local residents on a per capita basis .It has been estimated that 15,000 cubic meters of water would typically supply 100 rural farmers for three years and 100 urban families for two years, yet only supply 100 luxury hotel guests for less than two months. Water is an increasingly scarce resource in most parts of the world and the United Nations

ECO HOTELS

estimates that more than half the world population could be living in severely water stressed areas by 2032.

Measures the Hotel Industry Is Taking To Reduce the Impact on Environment

The following practices are now being followed by the hotel industry to conserve resources, save the environment and reduce costs.

Examples of these practices in the various hotels are:

- Use of non-toxic cleaning agents and laundry detergent.
- Use of 100% organic cotton sheets, towels and mattresses.
- Ordering bulk organic soap and amenities instead of individual packages to reduce waste.
- Using bio degradable and eco friendly chemicals in all cleaning and laundry operations.
- Using non toxic cleaners, sanitisers, paints and pesticides.
- Placing recycling bins in guest room and hotel lobby for newspaper, white papper, glass, aluminum, cardboard and plastic.
- Re using towels and sheets (guests can tell housekeeping to reuse the slightly used items to reduce water consumption)- saves water, detergent, energy and greenhouse gases.
- Re using discarded bed linen, curtains and towels to make dusters, scarves, face cloths and swabs.
- Sensor controlled lighting system.
- Energy-efficient lighting Use of LED bulb.
- Switching off lights and fans that are not in use.
- Avoiding use of aerosol dispensers for dispensing or applying cleaning materials and air fresheners.
- Immediately reporting any leaky taps or showers.
- Low-flow shower systems and low flushing WCs.
- On-site transportation with green vehicles.
- Serving organic and local-grown food- this helps the local communities. Also saves transportation costs.
- Use of non-disposable dishes, cups and plates.
- Grey-water recycling, this is the reuse of kitchen, bath and laundry water for garden and landscaping.
- Newspaper recycling program.
- Providing newspapers only in public areas.
- Installation of solar heaters or other renewable energy source - saves energy.
- Using renewable energy sources like solar or wind energy.
- Donating left over guest amenities, mattresses, old furniture to charities.
- Use of products with a significant amount of recycled material.
- Using natural light instead of artificial light.
- Using bio gas to cook staff meals.
- Leftover cooking oil can be sold to manufacturers of soap.
- Minimal use of plastic.

The ultimate result of these actions is a win-win situation; to reduce hotel operational costs and harmful environmental impacts.

Ecotels follow the three'Rs' of environmental conservation-reducing, reusing, recycling.
There are eight key components to establishing a program to effectively green the hotel:

1. Identify a green coordinator / champion
2. Set a baseline to focus your efforts and measure future success
3. Engage your staff
4. Set an action plan

5. Elect a Green Team to run the program in-house
6. Write an Environmental Policy Statement
7. Train employees
8. Benchmark your efforts

Ecotels in India
- Orchid Hotel, Mumbai
- The Uppal, an ECOTEL Hotel, New Delhi
- Rodas, an ECOTEL Hotel, Mumbai
- The Fern, an ECOTEL Hotel, Jaipur
- Meluha The Fern, an ECOTEL Hotel, Mumbai
- The Fern Residency, an ECOTEL Hotel, Gurgaon

Best Practices

Several hotels around the world have implemented creative cost saving initiatives to reduce their impact on the environment. The following are best practice examples from 2 hotels in India. Orchid Hotel, Mumbai and Rodas Mumbai.

1. Orchid hotel – Case study

Construction
The hotel has been designed, built and is maintained keeping environment issues in mind. 72 rooms face the atrium, keeping the scorching Mumbai heat out; thus reducing the load on cooling the living spaces drastically. In addition, the swimming pool on the roof top is a natural coolant to maintain a strong Environment Program.

The Orchid has various initiatives like solid waste management, energy efficiency, water conservation and preservation, environmental commitment, employee environmental education and community involvement.

Solid Waste Management
Solid Waste Management is an important aspect of environmental responsibility given the amount of waste that is sent to landfills all over the world. The Orchid follows the 3R theory - Reduce, Reuse and Recycle to manage waste efficiently. The solid waste is segregated in all the kitchens of the hotel. Four separate colour coded bins are used for storing the separated waste.

- Black Bin- for the wet garbage like food waste.
- Green Bin: for Paper waste like newspaper, cardboard cartons, paper napkin etc.
- White Bin: for the Recyclable waste like empty mineral water bottles, tin cans, thick plastic bags, parcel packets, stirrers, soft drink cans/tins, etc.
- Red Bin: Used for non-recyclable garbage like oil packets, soiled aluminum foil, cling wrap etc.

The food waste or wet waste is decomposed in the hotel premises. A vermiculture area has been set up for converting this food waste into organic manure or 'vermicompost'. This rich and fertile vermin compost is then used as a fertilizer for the gardens.

Energy Efficiency
Energy efficient designs and systems have been incorporated into the hotel from the very beginning.

- The hotel's ceiling has a skylight which permits sunlight to enter into the atrium of the hotel providing natural light and reducing the amount of energy utilised for lighting the lobby and corridors.
- The hotel uses energy efficient lighting such as CFL and LED. The signage of the hotel which was earlier neon is now LED based saving tremendous amount of energy.
- A Renewable source of energy - Solar energy is harnessed through Solar

panels that are installed on the roof of the hotel.

- The Master Control Panel in the Guest rooms is incorporated with an Ecobutton, which when pressed increases the AC temperature of the room by 2 degrees Celsius thus conserving energy.

Water Conservation and Preservation

With only 3% of the world's water being fresh water, the hotel has employed various techniques to preserve this vital resource.

- In the bathrooms they have installed aerators in taps and special flushes which reduce water consumption by nearly 50% when compared to conventional ones.
- A Sewage Treatment Plant runs 24 hours and 7 days a week to ensure that waste water is treated so that it can be reused for gardening - thereby reducing the consumption of fresh water.
- The Save Our Planet Program encourages guests to reuse their linen and save water.

Environmental Commitment

- The Orchid proves its sincere commitment to the environment by using potted plants instead of cut flowers and using paper that has at least 25% recycled content.
- Guest Room amenities include herbal toiletries and stationery made from environmentally friendly material.
- Swimming pool water and Drinking Water is treated using Ozone instead of carcinogenic Chlorine.

Employee Environmental Education and Community Involvement

Environmental awareness amongst the hotel team members is vital for the hotel to maintain it's commitment to the environment. Therefore, the hotel regularly conducts training programs

and activities for team members in a fun manner. For example, they have organized photography and banner competitions with the theme of 'Environment Preservation'. A three day training program that includes a session from the Environment Officer who briefs the new team members of the hotels environmental systems. During the training we show the team members documentary called 'Cutting Carbon Footprints". Our team is informed about pressing issues that pertain to the environment and are motivated to bring about change not only in the workplace but also in their homes.

Activities which involve the community are also conducted on a bi-monthly basis where team members go on rallies, visit schools, perform plantation drives etc. to spread the message of environmental preservation. These activities are organized by The Orchid's Green Team. The team comprises of two members from each department of the hotel. Over four hundred thousand students from various schools and colleges over the last decade have been educated on environmental issues by the team.

Past activities also include composting of nirmalaya generated during the festival of Ganesh, 'Say no to fire crackers" Rally, distribution of vermicompost and seeds to our guests, employees and community, etc.

2. Rodas Ecotel Mumbai - Case study

The Rodas EcoTel in Powai belongs to the EcoTel group of hotels — an international collection of inns, hotels, and resorts that has been certified to meet stringent criteria set by environmental experts. But, what does it take to be recognised as an EcoTel Hotel?

Construction

- The hotel's neoclassical arched

façade, while visually arresting, plays a role in reducing loss of energy from the sides of the building and thus maintaining lower temperatures within. The façade with its dual layers – external arches and columns and internal walls and glazed windows – increases the insulation for the building envelope, reducing energy losses. The building itself is positioned such that the centre-point of its parabolic shape faces the north-east, which reduces the effect of direct sunlight and thus helps the hotel save on the energy requirement for air-conditioning and lighting.

- The cement used throughout the building is Portland Pozzalana (PPC), which uses 25% fly ash, a by-product of electric power generation.
- All the wood used is either rubber wood (resulting from felled rubber trees) or medium density fibre (from the waste stalks of the cotton tree).

Like the building, the facilities infrastructure has been designed in a manner that it enables energy-efficient operations, and energy meters allow staff to monitor consumption within the individual departments.

Waste Management
- Emphasis on reducing waste at source: Guest laundry is lightly folded and delivered to the guests in jute baskets, and not in plastic or paper covers that must be thrown away. Suits are delivered to guests in muslin cloth covers.
- Kitchen waste is systematically carefully segregated according to the four-bin system, and food waste is sent for composting. Guestrooms feature two bins – one for recyclables and another for non-recyclables.
- 50-kilograms of wet garbage is deposited into six composting pits

daily. The sale of vermin compost for use within and outside the Hiranandani complex generates an additional income.

- With the help of an in-house tailor, the housekeeping department ensures that all spare or leftover fabric or linen is recycled into something useful. Double bed sheets that are no longer usable in the guestrooms owing to a small spot or tear are converted into single sheets. Bed sheets are also converted into pillow covers, while tablecloths are converted into wiping cloths and tray mats.

Energy Management
- The hotel does not use boilers to heat water for the bathrooms and kitchen; instead, the excess heat generated by the air conditioners is reused to heat water up to 50°C.
- Another by-product of the air conditioning system – chilled water at -7°C – is reused by being circulated through Rodas's central water purifying unit, in order to cool water that has been purified using ultra-violet rays and is otherwise fit for consumption.
- The hotel maintains the Power Factor at 0.97 to 0.99, thereby earning a small discount from the local utility company, which encourages energy savings.

Water Management
- Taps are fitted with flow restrictors that operate on timers. Wash basins and toilets in public areas have sensors. The toilets in all guest bathrooms feature the Geberit concealed cistern, which uses only six litres of water per flush.
- The hotel's entire wastewater is diverted to a huge sewage treatment

plant located within the Hiranandani Gardens.

- Tent cards placed on the bed inform guests about the hotel's 'Save Our Planet' linen and towel reuse program.

Staff and Community Involvement

- Each year prior to Ganesh Chaturthi, Rodas organises a workshop to teach school children to make Ganesh idols out of natural silt soil from Lake Powai and organic colours, with pistachio shells and pulses for decoration. In 2009, about 300-children from 18-schools (both regular schools and those for special needs) participated.
- Following the Ganesh Visarjan (immersion of the idols into the sea), which marks the culmination of the 10-day Ganeshotsav festival, the Green Team gets together on the Lake Powai promenade to clean up the area.
- The hotel management frequently interacts with school children from around the locality and talks to them about the importance of being environmentally friendly, ending the sessions with some lovely goodies from the kitchen.

Environment Commitment

- All refrigeration units (including walk-in coolers and deep freezers), use the gases 134A and 404A, which have zero ozone depletion potential, and are the most environmentally-friendly gases for such equipments. All detergents used have a very low/neutral pH value. Pest controlling is done herbally.
- Disposable plastic/Styrofoam products are prohibited in the kitchen.
- Pulses, rice and other essentials provided to the kitchen are delivered either in reusable cloth bags provided by the supplier, or in cloth bags stitched by Rodas's in-house tailor out of leftover fabric available with housekeeping.
- All hangers in the guestrooms' wardrobe areas are made out of sawdust.
- All promotional materials are made out of 50-75% post consumer content paper.

Rodas manages to save approximately Rs.1 lakh per year per room by engaging in environmentally-friendly practices.

Conclusion

Many hotels claim that they are environmentally friendly but they have implemented only a few changes which do not really contribute to making this planet 'green'. Experts call it 'green washing' Currently, there are only 34 Ecotel hotels in the world, out of which only 3 are 5-star hotels with the 5-globe certification. It is important and urgent that maximum hotels in the world become environmentally friendly and take the required steps to control usage of resources so that our future generations are able to live a comfortable life. It is imperative that these hotels also undergo certification from a recognized Agency so that guests are able to identify ECOTELS.

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A Study on Gen Y's Expectations at Workplace with Special Reference to IT Companies in Chennai

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SURYADATTA

Introduction

Today's work place is dynamic and complex as we have three different generations at work. The current workforce today consists of baby boomers (1946-1964), Gen X (1965-1980) and Gen Y 1980. The Gen Y is tech-savvy and motivated. S V Nathan(2011)(1)states that they bring diversity in culture, habits and behaviors' to their workplace. Generation Y has always had access to a plethora of lifestyle choices, which have shaped their preferences, attitudes and choices. Today's environment has encouraged them to focus on higher order needs instead of stability and security. At workplace Gen y is able to create a niche forthemselves. This generation does not hesitate to disagree to an idea or does not respect any senior by the virtue of just being one. The above fact makes it very clear that this generation needs renewed focus and attention (Ernst & Young) 2010(2). Thus this paper aims at studying the challenges faced by managers in managing Gen Y employees at work place with special reference to IT companies. The entry of gen Y's has made the workplace more complex as a result of which it needs to be studied within the multi-generational context. It is very clear that Gen Y's cannot be managed in a way they want to be managed as other generation workers are also working in the same place. Thus the issue that needs to be focused is what are the characteristics of Gen Y and other generations at the workplace. What are the challenges to be faced by today's managers, and what strategies should they be following to handle this generation with care as they are going to be in large numbers in the years to come. It further focuses on identifying the core competencies that needs to be possessed by the managers to manage Gen Y employees.

Rationale

Managing Gen Y at workplace is a great challenge by itself:

Firstly, Soloman(3) states Gen Y has deferring attitudes towards work, and it does not mesh with the traditional 9 to 5 schedule,they do not lay emphasis on how and when the work gets done, rather they focus onthe fact that it gets done.

Secondly, Jon Burgess 2008(4) opines that this generation expects to move up the ladder quickly which generally creates friction amidst the previous generation employees who grew up

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valuing seniority. Thus this outlook of Generation Y is not acceptable by Generation X and Baby boomers.

Thirdly, Warrenfeltz, 2000(5) points out that downsizing has removed positions that would have prepared managers for more senior positions.Generation Y are therefore being promoted faster to relatively bigger roles and may lack the requisite, yet sometimes intangible, management skills. Thus as Fitchew Jonathan 2007(6)rightly puts in, one of the dangers of the 'leapfrogging' phenomenon is that managers never actually get the chance to observe management practices

Fourthly,Rorholm, Janet 2007(7)in his article highlights that this generation is less committed to staying with the same organization.It could be that they see better opportunities elsewhere or they get bored with their existing jobs. A phenomenon often blamed on restlessness. Thus it becomes inevitable that organizations need to adopt new strategies in order to retain this generation.

Fifthly, one of the most evident characteristics that apply to Generation Y in the workplace is that theyare the most rewarded and recognized of any generation in terms of childhood accomplishments. This characteristic leads them to feel more entitled when they enter the workforce for the first time. Curbing this sense of selfentitlement in Generation Y employees is the most difficult challenge for managers of a different generation, who believe they must work hard for what they earn Galagan, 2006(8).
Finally, Cunningham, Sharon 2007(9)insists that Gen Y employees crave choice, feedback and options

moreover they want their managers to beengaged with them. They expect feedback and training to be an on –going event and not just a onetimeevent.

Objectives of the study

- To study the characteristics of Gen Y.
- To study the expectation of Gen Y at work place.
- To study the challenges faced by managers in handling Gen Y at workplace.
- To study the core competencies required by the managers to handle Gen Y at workplace.
- To suggest action plans to handle Gen Y employees.

Research Methodology

The methodology adopted in the survey consists of the following:

Primary data is collected specifically for the purpose of the research needs at hand. Secondarydata is also used. The study has two dimensions. On one hand it is designed to explore the characteristics of Gen Y along with their expectations about their workplace and at the same time it also focuses on the challenges faced by managers at the workplace and the core competencies required by them in order to handle this group of the work force. The research targets Gen Y employees (in the age group of 22-30) and Managers of IT Companies. The study is exploratory and thus combines qualitative and quantitative research techniques. Qualitative methods are adopted as a variety of opinions from the stake holders are collected. Qualitative approach is also used as certain concepts need clarity.

The survey compliments the qualitative

data by providing statistically significant quantitative data from the stakeholder group to increase the validity of the findings. The sample for the survey is drawn primarily from IT companies.

Sample Size

The sampling unit of this study comprises of 150 Gen Y employees and 100 managers working with IT companies from the city of Chennai as the sample.

Limitations of the Study
* Time constraint.
* The study is restricted to 250 respondents

Respondent's details
* In this study, we were able to locate 100 managers and 150 Gen Y employees who
* Are working for IT companies
* Are Gen Y employees in the age group of 22-30 and managers

* Were a part of different project teams
* Had comparable number of years of experience in IT companies. Each of these managers and employees were assessed using the questionnaire and personal interview.

Pilot Study

A pilotstudy was conducted to check the reliability of the statements. The reliability is measured through Cronbach's Alpha method to verify the simultaneous variance for all the items regarding expectations of gen Y at workplace. At the point of inception the Cronbach alpha revealed is .902, this shows that the primary data domain is highly conducive to conduct the research with high variance of 90.2% for the predominant factors. These values are above the bench mark values of .75 therefore it can be concluded that the statements are very clear for the respondents to express their insight.

Findings – Dimension -1
Table 1: Percentage Analysis

Characteristics of Gen Y employees	No. of respondents	Percentage
Tech Savvy	51	34
Achievement oriented	48	32
Impatient and generally crave for attention	42	28
Independent	9	06
	150	100
Factors that influence career choice among Gen Y		
College Placement cell	90	60
Alumni associations	45	30
Friends and relatives	15	10
	150	**100**

Motivators for choosing workplace		
Pay Package	66	44
Reputation of the organization	51	34
Location of the organization	33	22
	150	**100**
Engagement strategies preferred by Gen Y		
Awards and Recognition	69	46
Theme events	51	34
Learning initiatives	9	06
CSR initiatives	21	14
	150	**100**
Factors that build loyalty amidst Gen Y		
Open door policy and informal culture	63	42
Proper Recognition	45	30
They value being treated equally	42	28
	150	**100**

Expectation of Gen Y at work place

Exploratory principal component analysis using a Varimax rotation was used to summarize the expectations of gen Y at workplace. All the factor loadings of 0.5 or above were identified in the factor matrix, Exploratory Factor Analysis (EFA) has been used to identify the various expectations of Gen Y. Principal Component Analysis method is used and the following results are obtained:

Table 2: Kaiser – Meyer - Olkin and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		
Bartlett's Test of Sphericity	Approx. Chi-Square	.802
	Df	1525.320
	Significance	300
		.000

Source: Computed Data

Kaiser – Meyer – Olkin and Bartlett's Test of Sphericity gives information about the factorability of the data. As a measure of sampling adequacy KMO is a test of the amount of variance within the data that could be explained by factors. The Kaiser – Meyer – Olkin Measure of sampling adequacy value is 0.802 and Bartlett's Test of Sphericity with approximate Chi – Square value is 1525.320 and these values are statistically significant at 5% level. Therefore, it can be concluded that the variance is sufficient enough to validate the factors. It is found that 25 variables are reduced into 7 predominant factors with total variance of 64.742 These factors also possess individual variances, 14.260%, 10.191%, 9.674%, 8.999%, 8.807%, 6.902% and 5.917%. The variable loadings for each factor are measured using Rotated Component Matrix. These factors are explained below with the respective variables.

A Study on Gen Y's Expectations at Workplace with
Special Reference to IT Companies in Chennai

F. No	Variable	Factor loading	Name given to the factor
F1	Handling job at the next level	.471	Challenging work &Professional advancements
	Taking up greater responsibilities	.666	
	Encounter changes and challenges.	.775	
	Multi-tasking	.723	
	Expects rapid progress in career.	.771	
	Opportunities to work in new projects	.758	
	Opportunities to work in overseas project	.580	
F2	Linking performance to pay	.621	High salary
	Compensation in par with other IT industries.	.625	
F3	Team which shares vision and mission	.650	Upright team
	Team which fosters diverse ideas	.776	
	Team which is proactive in handling changes	.702	
	Team which foresees change	.571	
F4	Flexi timings	.632	Work life balance
	Work from home	.723	
	Clear demarcation of personal and professional work	.510	
F5	Cares about employees	.729	Righteous superiors
	Focuses on employee development	.837	
	Creates new stimulating jobs	.721	
	Provides scope for decision making	.424	
F6	Autonomy in the way work needs to be carried out	.654	Freedom and independence
	Focuses on the end results and not on the process	.678	
F7	Provides equal opportunities and recognition	.839	Feel Valued
	Treated with due respect	.796	
	Seniors to treat them as friends	.602	

Findings –Dimension -2

Managers View of Gen Y employees	No. of Respondents	Percentage
Eager to take up responsibility	45	45
Tech savvy	32	32
Multitasking	23	23
	100	100
Major challenges faced by managers in handling Gen Y		
Egocentric	47	47
Defensive	20	20
Indifferent	18	18
Unfocused	15	15
	100	100
Core competencies required by the managers in handling Generation Y		
Adaptation	45	45
Communication Effectively	30	30
Envisioning	15	15
Sensitive	10	10
	100	100
Strategies to handling Gen Y		
Mentoring	30	30
Build Trust	25	25
Involving Gen Y	20	20
Rewards and Recognition	15	15
Focus on results and not on the process	10	10
	100	100

Suggestions

The above characteristics, expectations and outlook of the millennials make it very evident that the society needs to play a vital role in moulding or grooming our young ones before they take up a career. Parent and Educational institutions have a major role in grooming this generation. Installing the right attitude, behavior and values enables an individual to differentiate between what is right and what is wrong, what should be done and what not. The changes should be done at the primary level when the children are in their most impressionable years. Obedience to discipline and respecting elders should be taught at this stage. Thus it becomes inevitable that the schools lay emphasis on values in moulding our younger generation.

The study reveals the characteristics and expectations of gen Y at workplace. This makes its very clear that today's managers are presented with both challenges and opportunities as Gen Y is entering the workforce in ever-increasing numbers. What management strategies are likely to be most effective for

achieving targeted performance in today's workplace? Experts suggest that managers need to apply messages and strategies deliberately tailored to the characteristics of each of the generations at workplace. Managers need to identify and address the motivational needs of each generation, and train each generation keep in mind its learning styles. Age stereotypes should be avoided, and age differences should be built into diversity training. Team building should include intergenerational blend based on complimentary strengths. Open and ongoing discussions for discussing intergenerational wants should become corporate culture norms as indicated byPiktialis, 2004(10). On the other hand, Baby Boomers should be made to feel that they are important to the organization's success, are valued for their unique and important contributions. They should be provided feedback with compassion.

Change should be presented to them in a way that minimizes conflict states Kogan, 2001(11). Baby Boomers should be encouraged to become facilitating coaches, rather than authoritarian figures dictating outcomes. They should be offered flexibility, authority, and respect. Additionally, Baby Boomers should be challenged to keep on growing as suggested byMartin and Tulgan, 2004(12).

Conclusion

The study makes it very clear that Gen Y are ambitious, independent, and tend to be driven by a variety of skills and interactions. Their tenure in jobs is short and the expectations to move to new jobs are profound. Globalization and access to information, competition and changing social values have made governance, leadership and management of these employees more complex. Thus today organizations need to steer their energies to get a hold on this group.

This can be done by:
- Devising excellent recruitment strategies
- Providing career opportunities and assignments with diverse set of job responsibilities and
- Redesign development programs using latest technology and provide instant feedback.

This will pave way for engaging them experientially and providing them a valued pay off. Salopek 2003(13). Moreover organizations need to build structures that will a have an ability to have all three generations working at one place. Today's managers are forced to adapt themselves in order to embrace young talent in order to create an employable talent pool. Moreover managers need to demonstrate passion to inspire this group.

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Role of B-Schools towards Corporate Social Responsibility

Dr. Jitendra K. Sharma

Introduction

The term corporate social responsibility (CSR) has become a vital strategy for the corporate world. The notion that an organisation is socially responsible makes an enormous difference to its trustworthiness. It attracts best clients, investors, customers and the employees. As the companies are getting more indulged into corporate social responsibility, they are making new areas for establishing successful CSR practices. It has become essential for an organisation to set up an internal management system which aims at integrating the CSR into its culture. Apart from finding out which CSR process is right for the organisation, the people in organisation are also searching for more expertise, staffing and resource allocation.

The concept corporate social responsibility came into existence in early 1970s when many multinational companies have coined the concept stakeholder which referred to those on whom an organisation's activities have direct and indirect impact. Various people have given their own definitions of corporate social responsibility. Corporate social responsibility is a commitment to improve community well being through discretionary business practices and contributions of corporate resources (Kotler, 2005). It is a strategic decision whereby an organization undertakes an obligation to society, for example in the form of sponsorship, commitment to local communities, attention to environmental issues and responsible advertising (Ness, 1992). The impacts of organizational decisions are wider in context to the society whether it is related to environmental pollution, hygiene, health, merger & takeover, livestock production or waste reduction. In the wake of globalization, CSR is gaining importance day by day. The success of business greatly depends on good CSR practices. According to new rule in Companies Act, any company with net worth Rs. 500 crore or more; or turnover Rs. 1000 crore or more; or with net profit Rs. 5 crore or more, has to spend at least 2% of its average net profit for the immediately preceding 3 financial years on CSR activities.

Corporate social responsibility talks about the obligations that companies owe to their different stakeholders of the society like-shareholders, employees, customers and common people. Good CSR is not an act that the company displays by building schools and distributing clothes to the needy people. It is much beyond this and involves company resources as much as any other business issues. It is worthwhile to note that image-

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building along with social responsiveness must go together. It's a fact that helping the society is more than an obligation; rather it's a duty. The concept of CSR has been getting extended to business schools as well. It has been felt that if the management students are well aware of the CSR practices in their business schools, they would have strong foundation for it. Management graduates are taught CSR in business schools for the purpose of inculcating the spirit in them.

Literature Review

A brief review of the existing research in this field is presented in following section:

Carroll (1999) has traced the evolution of the CSR construct beginning in the 1950s, which marks the modern era of CSR. Definitions expanded during the 1960s and proliferated during the 1970s. In the 1980s, there were fewer new definitions, more empirical research, and alternative themes began to mature. These alternative themes included corporate social performance, stakeholder theory, and business ethics theory. In the 1990s, CSR continues to serve as a core construct but yields to or is transformed into alternative thematic frameworks.

According to Lenssen (2006), the rise of the concept of corporate responsibility in its various forms and guises such as business ethics, corporate social responsibility, corporate citizenship, sustainability or the stakeholder view of the firm, seems inseparable from the rise of supply-side economics and theories of competitiveness. At first, corporate responsibility may have been conceived and perceived as a critical outsider agenda, but today it is increasingly

understood as integral to the efficient, effective and sustainable functioning of markets and businesses.

To examine the perception of corporate social responsibility held by consumers in India and America and to draw out the similarities and differences in conceptualisation and response, Gupta (2011) conducted a research. The author has used questionnaire for data collection and found that there is a substantial portion of US consumers who are unaware of socially responsible companies compared with their Indian counterparts who failed to recognise the CSR initiatives of multinational companies. Qualitative analysis showed that though there was some overlap in CSR domains between the two countries, each sample also identified domains that were unique. Finally, both country samples also showed a positive level of CSR responsiveness.

Laudal (2011) have conducted a study for analysing how drivers and barriers of corporate social responsibility (CSR) vary with regard to stages in the transformation process from a small and medium-sized enterprise to a multinational enterprise. The author has identified various drivers as well as barriers of CSR and supported by a regression analysis based on survey data. By relating the drivers and barriers to more general social science models, the author shows how they are affected by different business contexts and vary with regard to stages in the transformation process. The author suggests that public policies for CSR should be adapted to main contexts, referring to stages in the growth and internationalisation of the firm, and overcoming barriers and boosting drivers for CSR.

Research Objectives

This study delves into management students' perception about CSR in business schools in Madhya Pradesh. The variables on CSR were created and students' response was collected. The major objective of the study was to see how MBA students see CSR and the role of business schools towards inculcating it. The response from young MBA students was collected and primary data was analysed using statistical techniques.

Methodology

Sampling: It was an exploratory research to study the perception of management post-graduates towards CSR in Indore city in Madhya Pradesh state in India. Indore has been the only city in the country to have both Indian Institute of Management and Indian Institute of Technology on its land. With more than 50 business schools, Indore is the promising educational hub of Central India. The respondents were 200 MBA students selected from top 10 business schools of Indore excluding IIM. It was a simple, non-probability sampling; there was no age and gender criterion for selecting the respondents.

Tools for Data Collection and Analysis

Secondary data were collected from various sources like- Internet, books, newspapers, journals, business magazines etc. For primary data collection, a self-administered and non-disguised questionnaire containing 31 statements was used. The collected data were tabulated in Excel sheet and analyzed by using z-test, where the table value was compared with calculated value of z and hypotheses were tested.

Hypotheses

For the research, some hypotheses were formulated and tested for significance to prove the objectives in scientific manner. The null hypotheses were as follows:

H01 – There is no significant impact of corporate social responsibility on business as perceived by management students.

H02 – There is no significant impact of ethics in business.

H03 –There is no significant role of business schools in promoting corporate social responsibility.

H04 –There is no significant knowledge of corporate social responsibility among business school students.

The above hypotheses were tested and results were drawn.

Results and Discussions

Results of z-test: On application of z-test, null hypotheses H01, H02 and H04 were rejected at 0.05 level of significance and hypotheses H03 was not rejected (accepted). The variables were three which formed the bases of study. Appendix shows the result of z-test along with statistics. Detailed discussion can be seen with reference to following:

Impact of Corporate Social Responsibility on Business

The result of data analysis shows that there is significant impact of corporate social responsibility on business as perceived by the MBA students during the study. They are very well aware of the concept and importance of CSR. By reading the examples from all across the world, they know the impact of CSR on business activities. They believe that CSR helps the organization in long term prosperity and image building. Socially responsible corporations make high goodwill in the long run (Brendan, 2003).

This shows a positive indication towards CSR in the sense that they know the significance of CSR in their college days. It can be expected that they will implement CSR activities in their organizations sooner or later.

Impact of Ethics on Business

The result also shows that for management post-graduates, they feel that there is important impact of ethics in business. They have the stories of people who are doing business with ethics and values. Whether it is Warren Buffet or Ratan Tata, they know well that business ethics focuses on purpose and roles of business theories and techniques. Business only contributes fully to a society if it is efficient, profitable and socially responsible (Moir, 2001). This is again a positive indication towards their future.

Role of Business Schools in Promoting Corporate Social Responsibility

However, the third hypothesis was accepted and it was found that there is no significant role of business schools in promoting corporate social responsibility. Most of the respondents believe that business schools should promote the concept of CSR in true sense. Only few inputs in the form of class room lectures will not help in inculcating the spirit of CSR among the students. All they need is CSR in action. Integration of CSR into strategy is imperative for the organisation (Galbreath, 2009). The role of business school becomes very important here since this is the last education institution for them.

Knowledge of Corporate Social Responsibility among Business School Students

It was found that there significant knowledge of corporate social responsibility among business school students. This knowledge has been acquired from various sources, some from their business schools and much from other media like newspapers, business magazines and electronic media. The students keep on knowing the CSR initiatives and appreciating it. The students believe that their faculty and governing body knows well about CSR. But they need more from business schools as stated in third hypothesis testing.

Conclusions and Implications

The study gives vital inputs since it is an eye opener for the business schools. From various perspectives, management students seem to be ahead in terms of knowledge about CSR taken through textbooks. However, much work needs to be done on the part of business schools. The students know the importance of CSR, but only theoretical knowledge. They expect business schools to put example in CSR into action. The high ranking of CSR on research agendas appears to be reflected in theoretical and managerial discussions that argue not only in doing good the right thing to do, but it also leads to doing better (Bhattacharya and Sen 2004). By entering more into actual CSR initiatives, the business schools can become role models. The students know the significance of CSR; means they are aware of the moral aspect of business. They consider Warren Buffet and Ratan Tata as role models. They agree that higher ethical standards get translated into higher profits in the long run. The recent cases of imprisonment of some top level managers, bureaucrats and political leaders in India in connection with scams prove that shortcuts always lead to trouble. In a sense, the study has shown a

ray of optimism from students' side. It is expected that the management students would prove to become better managers towards implementing CSR activities. In another sense it is a lesson for business schools in particular. There is a need for more institutionalised future drivers, particularly in the form of support from business stakeholders and inclusion in program accreditation and ranking systems (Matten and Moon, 2005). The policy makers in business schools should realize that CSR is not confined merely to theoretical inputs in classroom; rather the students expect CSR in action. This study leaves much scope for business schools for CSR. Much work can be done by business schools towards strengthening the practical aspect of CSR. After all, CSR does not demand hefty funds. All it needs is genuine intentions to serve the society.

This study was confined to response of MBA students in a city from Madhya Pradesh state. The findings of the study should not be generalized for other business school students in other cities and other states. The results may differ in case of other students as well as other places. Further studies can be performed on a large sample and comparison can be done across different variables.

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Appendix:

Table: Results of z-test at 0.05 level of significance

Null Hypothesis	Statement	Calculated value	Results of z-test (at 0.05 level of significance)
H_{01}	No significant impact of corporate social responsibility on business	2.219	H_{01} Rejected
H_{02}	No significant impact of ethics in business	2.081	H_{02} Rejected
H_{03}	No significant role of business schools in promoting CSR	1.559	H_{03} Not Rejected (accepted)
H_{04}	No significant knowledge of CSR among business school students	2.437	H_{04} Rejected

Book Reviews - by Dr. Shabeen Ara

Principles of Marketing (14th Edition). Philip Kotler & Gary Armstrong. Pearson Prentice Hall.

It is an honour writing a book review for the book whose authors are Philip Kotler & Gary Armstrong. In this 14th edition they provide a blend of skills uniquely suited to writing an introductory marketing text. Professor Kotler is one of the world's leading authorities on marketing. Professor Armstrong is an award-winning teacher of undergraduate business students. Together they make the complex world of marketing practical, approachable, and enjoyable.

The book is divided into four parts. Part 1: defines marketing and the marketing process while explaining in detail creating and capturing customer value as well as partnering to build customer relationships. Part 2: makes the student understand the marketplace and consumers. This is done by analysing marketing environment, managing marketing information to gain customer insights, consumer buyer behaviour and business buyer behaviour.

In this book review I shall discuss in detail the Part 3 of the book. Part 3 deals with designing a customer-driven strategy and mix. The authors create this marketing strategy by creating Value for target audience. Here the authors examine the last of the marketing mix tool – promotion. Companies must do more than just create customer value. They must also use promotion to clearly and persuasively communicate the value. According to them promotion is not a single tool but rather a mix of Advertising, Sales Promotion, Personal selling, Direct Marketing (On-Line Marketing), Public Relations. Under the concept of integrated marketing communications, the company must carefully coordinate these promotion tools to deliver a clear, consistent and compelling message about its organization and its brands.

I am compelled to share this Case Study – Haagen-Dazs: A Beautifully Integrated Marketing Campaign

Background:

1. HD is one of today's top selling super premium ice cream brands.
2. Few years ago, the brand teetered on the verge of commodity status.
3. There was competition among top brands beating each other on price in a frugal market.

Developing Effective Marketing Communication

1. HD needed to find a way to strengthen its emotional connection to consumers – to stand out from the crowd of competing brands.
2. Brand Director HD "We needed a socially relevant idea….linked to the brand's core essence."
3. In response, the brand launched its "Haagen-Dazs Loves Honey Bees" campaign.

Relevance of the issue
- Mysterious colony collapse disorder threatening the US honey bee population.

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Book Reviews

- Honey bees pollinate one-third of all the natural products we eat and up to 40% of the natural flavors used in HD ice cream.
- The nation's honey bee populations are disappearing at an alarming rate.
- The "HD loves HB" message is natural one for the brand.

"Help the Honey Bee" How HD communicates the message

1. More than just running a few ads and website, HD created a full-fledged, beautifully integrated marketing campaign, using a wide range of media and PR elements that works harmoniously for the cause.

2. Heart of the Campaign – website: Customers can learn about the problem and find how they can help?

3. Campaign through broadcast and print ads drove traffic to the website.

4. TV ad was beautifully staged mini opera that outlined plight of the honey bee. Help us save them.

5. New Vanilla Honey Bee flavor ice cream was introduced. "Honey, please don't go. Nature needs bees. We all do."

6. Ad in Newsweek on a recycled linnan sheet embedded with active flower seeds, invites readers to "Plant this page. Save a bee." Then visit the website www.helphoneybees.com) to learn about other things they can do.

7. Once at the website, which is carefully integrated with other campaign elements, the emotional elements really blossom.

8. With the sounds of birds chirping and bees buzzing, the site greets visitors with the headline "imagine a world without honey bees" and explains the colony collapse disorder problem.
    "Get involved the site suggests" "Donate now! Buy a Carton save a honey bee. Plant a bee-friendly garden.

9.   At site visitors read more about bee crisis and what HD is doing for it
- News feed The Buzz
- Bee TV
- Bee Ts
- Bee mail
- Direct donation to support Bee research.

10. At grass root level to create more bee buzz, HD hands out samples of Vanilla Honey Bee ice cream and wild flower seeds at local farmers markets across the country.

Outcome

1. From the start, the "HD loves HB" communications campaign has been resounding success.

2. Initially the HD wanted to achieve 125 million media impressions within a year. "We were blown away to see that we reached that goal in the first two weeks".

3. The campaign helped boost HD sales by 16 % during a recessionary year.

4. And brand advocacy among consumers for HD hit 69 %, the highest nineteen brands traced in one study.

Beyond traditional advertising media and the website the "HD loves HB" campaign began using integrating social networking into the communication mix. For Eg.:

1. HD used Twitter's social cause portal, Twit cause, to encourage people to spread the message donating $1 per twt to honey bee research.

2. The brand leveraged the substantial public affairs potential of the honey bee crisis by lobbying the congress.

3. The public affairs campaign included media outreach efforts, and even testified by congress to save the honey bee.

Thus the "Haagen-Dazs loves honey bee" integrated marketing campaign uses a rich, well-coordinated blend of communications elements to successfully deliver Haagen Dazs' unique message and positioning.

Only a few years ago HD was just a brand of ice cream. But now, thanks to "HD loves HB" campaign the ice cream brand also stands out as one of the nation's **premium social marketers.**

Its' a brand with heart and soul. "We are not only raising brand awareness but making a difference in the world."

This campaign is a classic example which employs a rich mix of promotional elements that work harmoniously to communicate unique message and positioning.

The authors also examine the rapidly changing communication environment and the need for integrated marketing environment. Finally the book is a Bible for the Marketing Communication professional.

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Social Marketing: Influencing Behaviours for Good. Nancy R. Lee & Philip Kotler, The South Asia Edition, by Sage Publications India Pvt. Ltd. ISBN: 978-81-321-1020-0 (PB), 2012, Rs. 550/-.

This fourth edition incorporates the increasing interest of a broadened range of commercial and nonprofit enterprises. The authors discuss midstream and upstream behaviours to give downstream targets both the opportunity and the ability to carry out valuable social behaviours. Much more space is devoted to the use of social media such as Facebook, Twitter, blogs, and electronic mailing lists to both promote desirable behaviourable outcomes and to link students and practitioners. The authors also stress the need for the social marketing field to distinguish itself in the minds of the general public and potential practitioners from the tool of social media.

The book has hands on case studies. These show innovative, well managed interventions that tackle a range of problem social behaviours and serve – again – to make the drier frameworks and checklists elsewhere in the book directly usable and not just interesting ideas.

Alan Andreasen who has written foreword for this book writes that "This Edition continues to play a very valuable role in advancing the social marketing field and acquainting and training students and practitioners in the latest and best tested concepts and tools."

The book is in five parts:

Part 1: Understanding Social marketing: This section defines Social Marketing with the help of a case study of Sustainable Malaria Prevention: Net Mark's Success Story in Africa. It is discussed that modern marketing is not the 4Ps, or audience research, or even exchange but it is the "mix" that matters. Malaria is no.1 cause of death in Africa. WHO recommended insecticide treated nets (ITNs) proven to reduce the risk of infection by up to 45%. USAID funded an effort called NetMark to increase demand of ITNs through the commercial sector. This case highlight describes the program's rigorous application of social marketing principles including the use of 4Ps in the traditional marketing mix.   This part also discusses with the help of case studies the 10 steps in strategic marketing planning process and 16 tips for success. As a reviewer I strongly recommend social marketing students to read and follow the very practical tips.

Part 2: II of the book discusses tools of analyzing the Social Marketing Environment. This includes determining research needs. Its focus is on ensuring you are familiar with some of the research jargon, common research instruments and techniques, statistical procedures, sampling methodologies, and the nature of focus groups. More detailed research case stories also appear. This chapter has introduced the first two of the 10 steps in the social marketing planning model. Step:1 is intended to help you clarify why you are embarking on this project and, in broad and brief terms, what you want to accomplish. Step:2 provides rich descriptions of the marketplace where you will be vying for your customers and entails creating a common understanding of the internal and external challenges you will face.

Part 3: of the book very beautifully gives the tips on selecting target audience, objectives and goals. The primary objective of a social marketing campaign is behavior change. All marketing campaigns should be designed and planned with specific

behavior objective in mind, something we want our target audience to do. Behaviour objectives should be clear, simple, doable acts-once that can be measured and that the target audience will know they have completed.

Part 4: Regarding Developing Social Marketing Strategies Bob Marshall of Rhode Island Department of Health very well puts it "If communication and information based on rational process were enough, no one in the entire world would ever smoke a cigarette! Human behavior often occurs in an emotional context; the tobacco and fast-food industries depend on it! That's why changing behavior means addressing all the 4Ps: Product, Price, Place and Promotion." Positioning is the act of designing the organisation's offering in such a way that it lands on and occupies a distinctive in the mind of the target audience. This section insists you take time and care to develop this statement, as you will refer to it frequently when developing each of the 4Ps. This will help ensure the "proper landing" you have in mind.

Part 5: The authors in the last part of the book discuss on managing a social marketing program. They start with developing a plan for Monitoring an evaluation, establishing budgets and finding funding and creating an implementation plan and sustainable behavior.

While ending this book review I would like to share in detail the most useful section of this book, that is the 16 Tips for Success. I am very much in agreement to Francois Lagarde whose quote is given in the book " You will have a much better chance of influencing people to adapt a behavior if you: know more about them; understand that not all are likely to be at the same starting point; consider your competition; actually make it attractive and easy for people; partner with influential people; communicate effectively; and are in it for the long run."

For a variety of reasons, social marketers have a tough job. The author says social marketers track huge social issues that have been around for decades, such as HIV/AIDS, teen pregnancy, air pollution etc. These 16 tip are to make this job little easier and to increase your chances of success.

The 16 Tips for Success:

1. Take advantage of prior and existing successful campaigns.
2. Start with target audiences most ready for action.
3. Support and promote single, doable behaviours with significant potential impact.
4. Identify and remove barriers to behavior change.
5. Bring real benefits into present.
6. Highlight costs of competing behaviours.
7. Promote tangible goods of services to help target audiences perform the behavior.
8. Consider nonmonetary incentives in the form of recognition and appreciation.
9. Make access easy.
10. Have a little fun with messages.
11. Use media channels at the point of decision making.

12. Try forpopular entertainment media.
13. Get commitments and pledges.
14. Use prompts for sustainability.
15. Create plans for social diffusion.
16. Track results and make adjustments.

The book in the appendix carries useful resource, Social Marketing Planning work sheets, name index and subject index.

This book is highly recommended for the Social Marketing activists, teachers and students.

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Suryadatta - The Temple of Learning

The Suryadatta Education Foundation, SEF, is a charitable trust registered with the Registrar of Societies, Government of Maharashtra. The Suryadatta Group of Institutes was incepted in the year 1999, under the aegis of the Suryadatta Foundation, in Pune, the Oxford of the East.

The Suryadatta family has blossomed into a bouquet of academic institutions in various disciplines such as Information Technology, Management, Media and Mass Communication, Bio-Informatics, Bio-Technology, Hospitality Management, Interior Designing, Fashion Designing, Retail, IT Enabled Services, Creative Arts, Vocational, Advanced Studies, Junior College, School. Suryadatta has students from many countries and from all parts of India pursuing their education in different streams at various Suryadatta Institutions. Each Institute of the Group is strategically located in the heart of the city and has a dedicated campus providing enlightening and inspiring, academic ambience. Each Institute is spearheaded by well qualified, experienced and dedicated Directors / Principals. The faculty is a rich Academic-Industry mix, many having International exposure.

The ethos of Suryadatta is "Enlightening and Disseminating Knowledge for Prosperity" "

- **Suryadatta Institute of Management & Mass Communication (SIMMC)**
- **Suryadatta Institute of Business Management & Technology (SIBMT)**
- **Suryadatta Institute of Management & Information Research (SIMIR)**
- **Suryadatta College of Management, Information Research & Technology (SCMIRT)**
- **Suryadatta College of Hospitality Management & Travel Tourism (SCHMTT)**
- **Pune Institute of Applied Technology (PIAT)**
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- **Suryadatta Institute of Fashion Technology (SIFT)**
- **Surya - Kids**
- **Suryadatta National School (SNS)**
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- **Suryadatta Junior College of Arts, Commerce & Science (SJC)**
- **Suryadatta Institute of Mass Communication & Event Management (SIMCEM)**
- **Suryadatta Center For Skill Development & CSR (SCSDC)**
- **Suryadatta Institute of Computer Technology (SICT)**
- **Suryadatta Institute of English & Foreign Languages (SIEFL)**
- ** Suryadatta College of Management & Information Technology (SCMIT)**
- **Suryadatta Institute of Rehabilitation of Special Children (SIRSC)**
- **Suryadatta Fitness & Sports Academy (SFSA)**
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SURYADATTA GROUP OF INSTITUTES

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